

SHIPPING.

**PENINSULAR & ORIENTAL
S. N. COMPANY.**
MAIL SERVICE.
LIST OF DEPARTURES
FROM BOMBAY FOR
MARSEILLES & LONDON,
WITH LIBERTY TO CALL AT
BRINDISI AND MALTA.

Date of Sailing	Steamers.	Tons.	Connecting at	Tons.
15th Nov.	Arabia	8000	Aden	10000
22nd "	Salsette	6000	Aden	10000
29th "	Mantua	11000	Aden	10000
6th Dec.	Arcadia	7000	Aden	10000
13th "	Salsette	6000	Aden	10000
20th "	Salsette	6000	Aden	10000
27th "	Salsette	6000	Aden	10000
4th Jan.	Salsette	6000	Aden	10000
11th "	Salsette	6000	Aden	10000
18th "	Salsette	6000	Aden	10000
25th "	Salsette	6000	Aden	10000
1st Feb.	Salsette	6000	Aden	10000
8th "	Salsette	6000	Aden	10000
15th "	Salsette	6000	Aden	10000
22nd "	Salsette	6000	Aden	10000
29th "	Salsette	6000	Aden	10000
6th Dec.	Salsette	6000	Aden	10000
13th "	Salsette	6000	Aden	10000
20th "	Salsette	6000	Aden	10000
27th "	Salsette	6000	Aden	10000

All the above Steamers are fitted with
WIRELESS TELEGRAPHY.

Passengers for Brindisi to connect
with the Peninsular & Oriental
Steamers at Port Said.

Tenders leave the BALLARD PIER on the
day of sailing. All passengers must attend at
the place at 12-30 p.m. for medical inspection
by the Health Officer of the Port.

Friends of Passengers cannot go on board the
Mail steamer.

INTERMEDIATE PASSENGER STEAMER.
The S. S. "HIMALAYA" 7,000 tons will
leave Bombay at 2 p.m. on Wednesday, 1st
April, 1914.

The S. S. "ARCADIA" 7,000 tons will leave
Bombay at 4 p.m. on Wednesday, 1st
April, 1914, direct for MARSEILLES, PLY-
MOUTH and LONDON, conveying Passengers
in ONE CLASS only at SPECIAL FARES as
follows.

SINGLE. RETURN.
"A" rate "B" rate. "A" rate "B" rate.
To MARSEILLES .. Rs. 594 or Rs. 495 Rs. 891
" LONDON .. Rs. 627 or Rs. 528 Rs. 940
or Rs. 792.

TO COLOMBO, STRAITS CHINA,
AUSTRALIA, AND NEW ZEALAND.
The Company's Steamers leave Bombay
fortnightly, usually on WEDNESDAY,
taking passengers for the Straits, China, and
Japan, and Return Tickets are issued on
favourable terms.

For accommodation and further information
apply to,
A. H. FROMM,
Superintendent.
Bombay, 17th September, 1913.
186

NIPPON YUSEN KAISHA.

TO Japan via Singapore, Hongkong and
Shanghai.

Steamer.	Commander.	Tons/Arrival.	Departure.
Penang Maru	S. Murazumi	5500 20th Nov.	30th Nov.
Yokohama Maru	S. Tomimasa	6180 30th Nov.	12th Dec.
Bombay Maru	Y. Tozawa	4625 14th Dec.	28th Dec.
Yokohama Maru	S. Kawashima	4700 28th Dec.	9th Jan.
Kanamaru Maru	T. Mori	6120 11th Jan.	23rd Jan.
Yokohama Maru	T. Date	4625 25th Jan.	6th Feb.
Yokohama Maru	S. Murazumi	5500 29th Feb.	20th Feb.
Yokohama Maru	S. Tomimasa	6180 29th Mar.	20th Mar.
Bombay Maru	Y. Tozawa	4625 22nd Mar.	3rd Apr.
Yokohama Maru	S. Kawashima	4700 5th Apr.	17th Apr.

For Freight apply to—
T. IBUKIYAMA,
Manager,
York Building,
Hornby Road, Bombay

THE Indian Newspaper Co.,

LIMITED,
MEDOWS STREET, FORT,
BOMBAY.

CHAIRMAN.
The Hon. Sir PHEROZSHAH
MEHTA, K.C.I.E.

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SHIPPING.

**ELLERMAN'S
CITY AND HALL LINES.**
(JOINT SERVICE).
SPRING SAILINGS, 1914.
TO MARSEILLES & LIVERPOOL.

Steamers.	Tons.	Leave Bombay	Leave Karachi
City of Poona	A&C 7467	21st Jan.	21st Feb.
City of Birmingham	A&C 7475	23rd Feb.	21st Feb.
City of London	A&C 7480	12th Mar.	10th Mar.
Trafford Hall	A 3321	21st Mar.	10th Mar.
City of Manchester	A&C 5551	25th Mar.	25th Mar.
City of Paris	A&C 9232	13th April.	11th April.
City of Karachi	A&C 5585	22nd April.	22nd April.
City of Lahore	A&C 9875	25th April.	25th April.
City of Birmingham	A&C 7475	27th May	25th May

*Calling at Bombay for passengers only.
Excepting the Trafford Hall all other
steamers carry 1st and 2nd Class
Passengers.

FARES.	1st Class	2nd Class	3rd Class	4th Class
Marseilles	Rs. 575	Rs. 429	Rs. 419	Rs. 419
London	Rs. 653	Rs. 1091	Rs. 489	Rs. 803
Liverpool	Rs. 665	Rs. 957	Rs. 462	Rs. 704
London via Mar.	Rs. 665	Rs. 957	Rs. 462	Rs. 704
London via Mar.	Rs. 665	Rs. 957	Rs. 462	Rs. 704
Liverpool	Rs. 665	Rs. 957	Rs. 462	Rs. 704

Concessions granted to Families, Railway
Employees, Hospital Nurses, Missionaries,
Tea Planters, etc.

Officers of the Army are exempted from the
penalty attached to overstaying their leave
by reason of delay in arrival of steamer, pro-
vided it is timed to arrive within the period
of their leave.

The A and C Class steamers carry a duly
qualified Surgeon and experienced Stewards.

A and C Class steamers have Electric Light
and Fan, fitted in each cabin FREE OF
CHARGE.

The Pares advertised include Free Passage
by H. L. Steamer between Bombay and Karachi
and vice-versa.

Through booking in connection with Nord-
deutscher Lloyd and Cunard Lines.

Most of the above steamers are fitted with
"WIRELESS TELEGRAPHY."

For passages and full particulars apply to—
Bombay, Messrs. Ed. Bates and Sons,
Agency.

KILLICK NIXON & Co.,
Karachi: Messrs. Forbes, Forbes, Campbell
and Co., Ltd.



FUNDS EXCEED.....£19,031,220
ANNUAL INCOME.....£7,139,550

**FIRE, LIFE,
MARINE, PROFITS
AND
MOTOR CAR INSURANCE.**

Send for Prospectus and Particulars to:—
C. M. ROSS, Resident Secretary
Royal Insurance Buildings, BOMBAY.

Or T. H. MOORE & Co., Chief Agents,
Hummum St., Fort,
BOMBAY.

**STANDARD OIL CO.,
OF NEW YORK.**

MARSHALL'S BUILDINGS,
BALLARD ROAD, BOMBAY.
Price.

	Re a p.	per case
Snowflake 150 deg.	5 12 2	do.
White Rose 150 deg.	5 12 2	do.
Chester Brand 125 deg.	5 2 2	do.
Devoe's Brilliant 125 deg.	5 0 2	do.
Tiger Brand 125 deg.	4 14 2	do.
Monkey Brand 125 deg.	4 14 2	do.
White Camellia 125 deg.	4 5 0	per 2 tins.
(in tins)	4 5 0	do.
Camel Brand 125 deg. (in tins)	4 5 0	do.
Elephant Brand 125 deg. (in tins)	4 5 0	do.
(in bulk)	3 11 0	per 8 gals.

The Company's Local Agents sell all or any
of the above oils at the prices stated. Deliv-
eries of bulk oil on Malabar Hill, Cumballa
Hill are made at half an anna extra charge
for cooile hire to cover the increased cost of
hauling.
All case oil sold by the Standard Oil Co. of
New York IS IMPORTED IN CASES.
Band Agent adds one anna to the above
prices excepting for bulk.
Coorla and Andheri Agents add one anna and
Thana Agent adds 2 annas to the above prices.
Order books supplied gratis on application.

SHIPPING.

**BRITISH INDIA STEAM NAVA-
TION COMPANY. LIMITED.**
INTEND to despatch Steamers as follows:—
FOR KARACHI.
WEEKLY FROM VICTORIA DOCK.
Steamer. Tons. Sailing Date. Time. Route.
LHASA, 2184, Mon. 24th Nov. 11 a.m. P. D.
& C. M.
DUMRA 1695, Th. 27th Nov. 9 a.m. C. M.
DWARA 1695, Fri. 28th Nov. 5 a.m. Direct.
*Porebunder, Dwarka and Cutch Mandvie.
*Cutch Mandvie.
*Or later on arrival of English mail steamer.
FOR KARACHI AND BUSREH.
(Weekly).
S. S. "DUMRA" 1895 tons, on Thursday,
27th November, calling at Muscat, Bushire
and Mahomrah.
FOR KARACHI AND PERSIAN
GULF PORTS.
(Weekly).
S. S. "BARJORA" 3164 tons, on Tues-
day, 25th November, calling at Veraval,
Mongrol, Karachi, Gwadur, Muscat, Jask,
Bunder Abbas, Henjam, Linga, Dubai, Bah-
rein, Bushire, Koweit, Mahomrah and
Busrah.

FOR SEYCHELLES EAST AND SOUTH
AFRICA.
(Fortnightly).
Steamer. Tonnage. Sailing on.
*PENTAKOTA, 3418 Thursday, 27th Nov.
*PUNDUA, 3305 " 11th December.
*PALANCOTTA, 3413 " 25th "
*PURNEA, 3306 " 8th Jan.
*Calls at Seychelles, Mombasa, Zanzibar,
Mozambique, Beira, Delagoa Bay, and Durban.
*Calls at Lamou, Mombasa, Zanzibar, Beira,
Delagoa Bay and Durban.

Passengers may book through to Cape Colony
ports transhipping at Durban to the steamers
of the Union Castle or other Line.
FOR RANGOON OR CALCUTTA.
(Direct).

Frequent sailings, with onward connections
to ports in Arracan, Burma, Straits Settle-
ments, Mauritius, Australia and New Zealand.
Terms and rates of freight and passage may
be arranged with

MACKINNON, MACKENZIE & Co., Agents.
Nicol Road, near Ballard Pier,
Bombay.

22nd November, 1913.

BANKING.

**NATIONAL BANK OF INDIA,
LIMITED.**

Subscribed Capital£ 2,000,000
Paid-up Capital£ 1,000,000
Reserve Fund£ 1,040,000

Head Office.
26, Bishopsgate, London, E. C.

Branches.	Branches.	Branches.
Calcutta	Chittagong	Zanzibar
Bombay	Rangoon	Mombasa
Madras	Mandala	Nairobi
Karachi	Colombo	Nakuru
Lahore	Kandy	Kisumu
Amritsar	Newera-Eliya	Jinja
Delhi	Aden (Camp)	Kampala
Cawnpore	Aden (Steamer point)	Entebbe.
Tuticorin		
Cochin		

FIXED DEPOSITS.
The Bank receives Fixed Deposits for One
Year and shorter periods at rates of interest to
be ascertained on application.

CURRENT DEPOSIT ACCOUNTS.
Are opened for approved Customers, and in-
terest is allowed at 2 per cent. per annum on
daily Balances from Rs. 1,000 up to Rs. 1,00,000,
but no interest is allowed when the annu-
accrued does not amount to Rs. 5 half-yearly.

BILLS OF EXCHANGE.
Payable in the principal Cities of Europe,
India, China, Africa, and Australia, purchased
or collected.

DRAFTS.
Are granted on the Head Office and Branches
of the Bank and on the Principal Cities of
Europe, Africa, America and Australia.
Remittances may be made by telegram.

The Bank undertakes the purchase and sale
of Government Securities, Stocks and Shares
and receives same for safe custody, realizing
Interest and Dividends when due.

Loans and Cash Credits granted on approved
securities.

RALPH KIDD,
Acting Manager.
Post Box 141.

FELICE CORNAGLIA, BOMBAY AND POONA.

Caters for large and small parties in
his usual recherche style.

ESTIMATES ON APPLICATION.

**83-85, Meadows Street,
7, Esplanade Road, BOMBAY.**

ARSENAL ROAD, POONA.

Telegrams: "Cornaglia." Telephone No. 42.

**ALL INDIA
UNITED INSURANCE CO., LTD.**
Established 1906.

FIRE LIFE
(Funds invested in
Government Securities.)

Authorised Capital	50,00,000
Subscribed Capital	25,00,000
Paid up Capital	5,00,000
Reserve Fund	65,00,000
Claims paid over	1,50,000

Special Features.
Expert actuarial advice.
Rates low consistent with safety.
Policies simple in form.
Claims paid promptly.
Economical management.

WANTED on handsome salary and com-
mission, agents and canvassers for Bombay
and unrepresented parts of India.

For full particulars apply to:—
Messrs. A. HUSEIN & Co.,
Secretaries.

72, Aqillo Street, Fort, BOMBAY.

**THE BOMBAY WIDOWS' PENSION
FUND, LD., ESTABLISHED 1876.**
No. 278, Hornby Road, next to Fire
Brigade Station.
Funded Capital of Rs. 1,88,000.
Bankers—The Bank of Bombay.

OBJECT.—The object of the fund is to
enable married persons to make provision
after their death for their wives in the shape
of a monthly pension for life. Subscriptions
are based upon a very low scale. No distinc-
tion between European and Indian lives.
Funds are invested in Government and other
approved Securities. Thirty per cent. of the
total subscription is refunded to a subscriber
in the event of his wife pre-deceasing him.
Twelve months' grace is allowed for paying
subscription in the event of a subscriber losing
his employment. Liberal commission is
offered to Canvassers.

GAJANAN SADANAND DESAI,
Secretary and Treasurer.

Are you losing weight? Muscles weak and
flabby? Stearns' Wine of Cod Liver Extract
builds up broken down tissues and produces
sound healthy flesh—increases your weight.

ATANK NIGRAH PILLS
which are a sure cure for these diseases.
They are manufactured from pure Indian
vegetable drugs and cost only.

Re. 1 for 32 Pills.

**VAIDYA SHASTRI MANISHANKER
GOVINDJI,**
A. N. PHARMACY.

Jamnager—Kathiawar. Kalbadevi-Bombay

THE BURMAH OIL CO., LD.

**B. O. C. LAMP OILS.
B. O. C. PETROL.
B. O. C. MOTOR OILS.
AND GREASES.
B. O. C. CANDLES.**

Agents:—SHAW WALLACE & Co.

TAJ BUILDINGS.

Wallace Street, BOMBAY.

TELEPHONE NO. 102.

THE DELIGHTS OF PHOTOGRAPHY

can only be best appreciated by the possessor of a camera which can be
relied on to produce the most perfect pictures with the minimum of trouble.
A camera that will enable you to record the beautiful shadow effects of early
morning or late evening—to give bright sparkling photos when only a short
exposure is possible and produce *genre* pictures of an artistic softness and
gradation. The average camera will not do this. Equipped with a Goerz
Camera, fitted with a Goerz lens and using a Goerz Film pack which can
be developed in a Goerz developing tank in daylight, you can, though a
tyro be confident that 100% of perfect pictures will result, and that without
having to spend your time in a stuffy, dark room.

You would not go Tiger shooting with a Pop-gun. Have you any
more reason to expect satisfaction when you attempt picture-making with
an inferior camera?

All the world over the name of GOERZ is synonymous with the best in
Photographic Lenses and Cameras, not the most expensive, but THE
BEST, and that at a moderate price.

The GOERZ TENAX will do everything a photographer is likely to
photograph. It is complete, it is practical; he will not come across a sub-
ject for which it is not suitable. It is not expensive.

It is simple. If you don't know anything about photography you will
get good results with the TENAX. A good Instruction Book is given with
it. You can use either plates or daylight-loading films: and above all the
results are always good.

It is the Camera for the Amateur, it is the Camera for Professional, it is
to-day the universal Camera.

We supply GOERZ Cameras from Rs. 95 upwards in sizes varying
from 1 1/2" x 2 1/2" to 8 1/2" x 6 1/2".

MARCKS & Co., LTD.

AGENTS FOR GOERZ CAMERAS AND
GOERZ PRISM BINOCULARS.
BOMBAY & POONA.

Our I. C. O. brand

REFINED COTTONSEED OIL

is an excellent cooking and salad
oil, safely taking the place of
GHEE or BUTTER in a number
of dainties.

INDIAN COTTON OIL Company, Limited.

HUMMUM St., FORT, BOMBAY.

MILD DINDIGUL CIGARS.

PERFECT HAND-MADE INDIAN SMOKES.

Dindigul Pearls with rings	per 50 Rs. 3-0
Dindigul Bouquets	" 50 " 2-12
Dindigul Torches	" 50 " 3-8
Dindigul Rocks	" 50 " 2-8
Dindigul Pride, thin and long	" 50 " 2-0

Besides the above, good many other Brands in stock.
Price List on receipt of a Post-card.

D. Merwan & Co.,
24 Medows
Street, Fort.

Branch: 95, Hornby Road, opp. Cox & Co.
Also at DINSHAW MERWAN, opp. the Docks.

INSURANCE.

FIRE LIFE MARINE TRANSIT MOTOR CAR AND PERSONAL ACCIDENT AND SICKNESS

FOR PROSPECTUSES AND RATES
Apply to

E. F. HALLIWELL,
General Insurance Agent.

**Office: - 3, Elphinstone Circle, Fort,
BOMBAY.**

Phone: 2352, Telegrams: "Baltic."

27

SPECIAL SHORT ADVTs.

TRADE ANNOUNCEMENTS under the above heading are charged:-

Rs. a.
Per line..... 0 4
Minimum charge..... 1 0

CONTRACT RATES for three, six and twelve months can be had on application to THE MANAGER.

DAVAR'S COLLEGE OF COMMERCE,
Economics, Law and Banking. The Premier College in India: patronised by Princes, and recognized by other High Authorities. Best Examination results. 50, Esplanade Road. 332

"**HUMOURS OF INDIA**" is the title of a novel volume comprising 30 sketches on native subjects, with piquant and humorous descriptive letter-press. Price Re. 1; postage extra. Drop a card to the Publisher, "Humours of India," care of "Advocate of India" and a copy will be sent to you V.P.P. on publication.

TYPE-COPYING work done by expert Shorthand-Typists having many years' experience in Attorneys' offices. Any kind of legal and other documents neatly typed at moderate rates. Particulars of C. Malcolm and Co., Governor's Road, Parel, Bombay. 0832

WANTED

BURMA RAILWAYS.—WANTED an ASSISTANT SUPERINTENDENT, on Rs. 350—450, for the Electrical Block-Signalling Branch. Must have had a good theoretical training and subsequent experience of not less than six years on a railway in the installation and maintenance of electrical apparatus for train signalling and safety appliances connected therewith. Age not to exceed thirty-five and one with experience on an English Railway preferred. Will be required to take immediate charge of entire equipment now in use, including Block and Telegraph Instruments and Telephones. Knowledge of Telegraphy, though not essential, is desirable. Applications with copies of papers to be addressed to THE AGENT, Burma Railways, Rangoon.

F. L. BIGG-WITHER,
Traffic Manager's Office,
Rangoon, 5th November, 1913.

WANTED Second-hand bicycle 26" frame one with gear-chain preferred. Apply Box No. 138. Adv. Dept. "Bombay Chronicle." 0831

WANTED A TYPIST at Mazagon, from 9 a.m. to 4 p.m. Salary from Rs. 15 to 20. Apply to Box No. 139, Adv. Dept., "Bombay Chronicle." 0835

WANTED.—Four clever MOTOR MECHANICS—1 European and 3 Indians. Good pay to capable men. Apply to THE AUTOMOBILE Co., Ltd., New Queen's Road, Bombay. 0838

WANTED A B. Sc. to serve as an Assistant Teacher in the Darbar High School, Jodhpur. Pay Rs. 60 rising to Rs. 80.—Apply to THE SUPERINTENDENT, Education Department, Jodhpur.

WANTED from 1st December BOARD and LODGING for a young lady in a quiet family at Byculla or Fort. Terms moderate. Apply to Box No. 133, Adv. Dept., "Bombay Chronicle." 0797

WANTED INDIAN ACCOUNTANTS, ASSISTANT ACCOUNTANTS, and ACCOUNT CLERKS, who know book keeping on the double entry system. They should know Hindi as well. Apply to THE SUPERINTENDENT, Workshop, Gowalior State.

WANTED A SMART EUROPEAN CUTTER for a New Establishment in Bombay. Applicant must have at least 5 years' experience in the line. Applications should be sent with copies of testimonials and expected salary, to VILCASSIM BROS., Taj Mahal Hotel, Bombay. 0840

WANTED.—INFLUENTIAL AGENTS at all, yet unrepresented stations on agency or liberal commission or both to popularize our present Marriage Schemes. Apply, Managing Agents, The City Insurance Society Ltd., 7 Shallow Lane Calcutta. 0639

WANTED A SMART EUROPEAN ASSISTANT for the general work for a new establishment of Tailoring and Out-fitting in Bombay who must have experience in making shows and managing the business. Applicants must have long experience in the line. Apply with copies of testimonials and salary expected to VILCASSIM BROS., Taj Mahal Hotel, Bombay. 0840

WANTED AMBITIOUS MEN

Desirous of qualifying themselves for good positions to read this carefully, as vacancies are constantly occurring for men in all professions.

We can prepare you in your own home, privately, in your spare time, at a reasonable price, to obtain a well-paid position, improve your present position, or increase your salary. Your need not leave your present employment. Over 120 Courses taught in the following professions and trades:—
Accountancy
Advertising
Agricultural
Analytical Chemistry
Applied Art
Business Training
Dairy Farming
Engineering in all branches
Mining
Poultry Farming
Salesmanship
Mention profession in which you are interested and write for free prospectus to:—

THE REGISTRAR.

International Correspondence Schools (of London), Dept. A-E 11, 11, Haman Street, Fort, BOMBAY.

WANTED.

WANTED a second hand Billiard Table, full standard size, with low cushions. Must be in first rate order. Also lamps, billiard and snooker balls, cue-rack and marking board.—Apply HONY. SECRETARY, Puri Club, Puri, B. N. Ry.

WANTED—AGENTS on Commission, and Salary varying from Rs. 15 to Rs. 100 to secure members for our Service, Marriage and Life Schemes. Apply to:—THE KRISHNA COMPANY LIMITED., Bharucha Bldg., Princess Street.

WANTED a QUALIFIED HINDU as a tutor and companion to a young boy. General subjects to be taught. Second language French. To stay in the vicinity. Only M. A.'s of not less than three years' standing to apply with copies of testimonials Box No. 689, Adv. Dept., "Bombay Chronicle." 0811

WANTED a PARTNER with a Capital of Rs. 1,500 to work a Traveling Cinematograph Co. Very favourable terms and ample security offered.—Apply to CHARLES D' COSTA, National Electric Co., 281, Princess Street, Bombay. 0833

WANTED for the Thana District Local Board a qualified SUB-OVERSEER pay Rs. 40, rising to Rs. 75, by periodical increments, plus Rs. 15, travelling allowance. Applications and testimonials should be forwarded before 1st December, 1913, to THE PRESIDENT, District Local Board, Thana. Only those who are below the age of 30 and have passed the Sub-Overseer's examination need apply.

WANTED two ASSISTANT TEACHERS for A. V. School, Ankleshwar, one B.A., (with Persian preferred) and another P. E. or Intermediate (with Sanskrit preferred). Apply soon to the Undersigned stating second language, voluntary subjects, if any, and salary.

MOTILAL N. DALAL,
Chairman,
Municipal School Board,
Ankleshwar.
Ankleshwar, 12th November, 1913.

WANTED A SECRETARY for the Club of Western India, Poona, from about the 15th of December, 1913. Applicants should have a good knowledge of accounts and club work generally. They must be members of some well recognised social club. The emoluments are Rs. 400 per mensem together with free and bachelor quarters.

A good knowledge of the country and its language is essential. Applications with testimonials should be submitted as soon as possible.

TO THE SECRETARY,
Club of Western India,
Poona.

WANTED PURCHASERS of 30 SHARES (fully paid up Rs. 100 each) of the Krishna Company Limited, Bombay, standing in the name of Sardar Dhandu Singh Gauri, B.A., Pledar, Ambala City, who is indebted to the Company. To satisfy the Company's lien, these shares may be sold in part or full and will be transferred in the name of buyer or buyers by the Company without the consent of the indebted proprietor as per Articles of Association. Offers will be received till 5th December 1913.

By Order of the Board.
RAWAT, ELHENCE & Co.,
Secretaries Treasurers & Agents.

FOR SALE:

A GOOD MILLINERY business FOR SALE in Bombay. Well patronised disposing owing to ill-health. For particulars apply to Box No. 123 c/o "Bombay Chronicle." 0785

B. I. T. B. Mare, 8 years, 14-1. Polo pony very fast and up to weight. Imported 1911. Rs. 1,800. Reasonable offer.—Apply to G. D. YEATMAN, Dorset Regt., Poona.

FOR SALE—UPRIGHT Grand Piano in solid Chippendale Mahogany case in good condition Rs. 400 or offers, apply to Box No. 503 c/o "Bombay Chronicle."

FOR SALE—One "NEW PICK" car, only slightly used, 14-16 H. P. Open Phaeton body, white colour. Apply UNIVERSAL ENGINEERING CO., Humnum Street, Fort. 0806

FOR SALE.—Bay Aus. Geld. DROUGHT, 9 years, I. P. A. C. A big pony up to great weight. Played in Poona Junior 1912-1913. Believed sound. Price Rs. 1,100. Apply to B. N. YOUNG, 12th Pioneer, Kirtkee.

FOR SALE.—A 40 H. P. Daimler, just been thoroughly overhauled and done up at Kilburn & Co., Calcutta. In excellent condition. With all accessories. A bargain, Rs. 3,000.

Apply Capt. WATSON-SMYTH, Government House, Lucknow.

FOR SALE.—The Abbey Hill Estate, Mussoorie, United Provinces, consisting of 87 acres of land, on which are the houses "The Abbey," "Grant Castle," "Hazel Brae," "Frankfort," "Seaford" and "Loch-lester." Also several good building sites.—For further particulars apply to Mr. A. GRANT, care of Messrs. Grindlay & Co., Bombay.

FOR SALE.—A 15-20 H.P. FIAT LAND-AULETTE, body by Rothschild, hood opous completely. Fully appointed, with Rushmore headlights, stepney wheel, Auster wind shield, Speedometer, etc., perfect running order.

A high class English Victoria, built to order by Lawton, full Cee-spring wire wheels, self-raising hood, good as new. Apply Box No. 134, Adv. Dept., "Bombay Chronicle." 0805

FOR SALE:

G. R. A. G. HAMMOND, 9 years, C. T. C. 14-0. Exceptionally fast and handy polo pony, played in Tournaments, Winner of Gymkhana Races. For other performance see Calendar. Believed sound. Rs. 1,000.

Bl. W. M. GIPSY MAID, aged, I. P. A. C. Fast and handy polo pony, up to weight. Good looking, a very showy trapper. Rs. 500. Apply T. H. CARLISLE, R. H. A., Trimulghery.

HOUSE, BAZAAR and DHOBIE ACCOUNT BOOK, sixth edition revised, for 12 months with Servants Diary, Wages Table, Household Hints, Cookery Notes and Will Form by Gerald L. Chard, price Rs. 1-8 from No. 13 Dept., Army Navy Stores, Fort, Bombay.

FOR SALE.

1. Arab Gelding, 14 hands, trained and steady, charger, good trapper and lady's hack, excellent Gymkhana pony and tent pegger, perfectly quiet and confidential, good fast light weight polo pony. Has always been sound. Price Rs. 700
2. English Built buggy by Windover. New tyres and leather hood last year. New shafts this year. Powerful oil lamps. Price Rs. 450
3. A. D. B. High Velocity hammer-cordite .470 rifle by Hollis, sighted to 1,000 yds. Very accurate and hard hitting, almost new. In case with instruments (new). Rs. 500
4. A. D. B. Shot and Ball Gun by Lyon and Lyon, almost new. In case with instruments. Price Rs. 100
5. A Snider Sporting Rifle, flap sights, never used. A useful second rifle. Price Rs. 30
6. A Sporting Martini, Melford .303 Carbine; flap sights, very light and handy. Price Rs. 50

Apply to MAJOR CASSELY, 120th Infantry, Belgium.

TURNOUT FOR SALE.—GREY ARAB GELDING, 8 years, good in harness and saddle. Formerly charger. Never sick, believed thoroughly sound.

DOG CART in first class condition, new tyres and harness. Rs. 900 or near offer. S. G. BURROW, Baroda.

OWNER TRANSFERRED. UPRIGHT Grand Piano by Feurich, in good order, Rs. 500.

Bay C. B. Gelding 6 yrs., about 14-2, good back, both saddles, plains and hills, good trapper. Believed absolutely sound, up to weight, a good looking pony, Rs. 500.

Lady's Canoe-shaped R. T. Buggy by Sleeman, London, good order, all complete but wants a little doing up, Rs. 500.

Apply to MAJOR ELLIOTT, The Residency Patiala.

3 H. P. Rover Free Engine. New Nov. 1912. Perfect condition. New tyres and many spares, lamp, horn, speedometer. Price Rs. 750.—Full particulars from Lieut. R. H. PENROSE, WELSTED, attd. 16th Rajputs, Jubbulpore.

8 H. P. single cyl. DE DION MOTOR CAR, 4 seater, with lights, hood, Stepmey, cushion covers, etc., complete. In perfect running order. Rs. 750. Apply Box No. 140, Adv. Dept., "Bombay Chronicle." 0836

TO BE LET.

BOARD RESIDENCE Superior accommodation offered married couple with private family. Terms 300 per mensem. Locality Wodehouse Road, Box 132 Adv. Dept., "Bombay Chronicle." 0792

BUNGALOW (SOONA CAZA) at Khandalla to let four bed-rooms with bath-rooms, stable and outhouse. Apply Mr. M. M. MISTRY, No. 60, Tamarind Lane, Fort, c/o Merwanji, Bana, Architects. 0759

TO BE LET.—BODE VILLA, Khandalla, furnished with four bed-rooms.—Apply FRAMJEE RUSTOMJEE SONS, No. 2, Crawford Market. 0828

TO BE LET a large commodious GODOWN for storing Mercantile Goods, opposite Hongkong Bank. For rent, etc., apply within DADYSETT HOUSE.

TO BE LET, two large GODOWNS, suitable for mill stores, machinery, cotton-waste, etc., at Sankli, Street, Byculla. Apply to R. H. JAL, Mazagon. 0806

TO LET, well ventilated breezy six and four room FLATS of "TOTTIE TERRACE," Lamington Road, near Grant Road station and three tram lines. 0785

TO BE LET, Colaba Reclamation, ORIENT BUILDING, 2nd Floor, open to South-west, sea view of Back Bay, 3 Bed-rooms, El. Lights, Hot and Cold Baths. S. R. SUBEDAR, 16, Apollo St.

TO BE LET at Mahabeshwar JEEJEE LODGE (Hot season Rs. 1,200; Cold season Rs. 150 per month) and DHUN VILLA (Hot season Rs. 800; Cold season Rs. 100 per month). Apply Mrs. P. B. JEEJEEBHAY, Peddar Road, Bombay. 0711

TO BE LET shop with UPPER STOREY at Shaik Memon Street, opposite Juma Masjid now in occupation of Messrs. Edulji Brothers, Chemists and Druggists. For particulars apply to Messrs. Madhavji Kamdar and Chhotubhai, Solicitors, Fort. 0794

TO BE LET Good Small Offices.—Rents from Rs. 30 to Rs. 75. Apply E. W. FLOWER & SON, Humnum Street. House Agents. 0815

TO BE LET Good Small Offices.—Rents from Rs. 30 to Rs. 75. Apply E. W. FLOWER & SON, Humnum Street. House Agents. 0815

TO BE LET:

TO LET A FEW FLATS.—Don't miss this golden opportunity. Concession of one month's rent to those engaging flats in Kamal Mansions and Grants Buildings, Arthur Bunder Road, Colaba, on or before 15th December. No agreement for fixed period demanded. Kamal Mansion fitted with Electric Lights and modern sanitary arrangements. Both the buildings command a magnificent view of the sea. One of the coolest and healthiest places in Bombay. Kamal Mansion rent now reduced considerably. Present rent Kamal Mansions from Rs. 60 to Rs. 90, and of Grants Buildings from Rs. 50 to Rs. 75.

Apply to Manager P. B. SIRCAR, Esq., Kamal Mansion, Third Entrance, Top Floor. 0700

NOTICES.

NOTICE.

TO WHOM IT CONCERNS.

I ABUL HOOSAIN CURIM hereby NOTIFY that I am no longer connected with the firm of Messrs. Ramdas Meghji and Co. or Ebrahimji Habibulla and Co. I am in no way liable for any transactions whatever they may be entered into by the said firm.

(Sd.) ABUL HOOSAIN ABUL CURIM. 0819

WESTERN INDIA TURF CLUB.

BOMBAY RACING SEASON, 1913-14.

THE BOMBAY RACING SEASON will commence on SATURDAY, 13th December, 1913, and continue on SATURDAY, 7th March, 1914. Extra Meetings, 10 days, and 5 Bombay Races, 5 days.

SEASON TICKETS. Season Tickets and Books of Coupons will be issued at the following rates:—
Whole Season, 15 days' Racing. Rs. 15.

Members of the Turf Club 45 each.
Non-Members of the Turf Club 15 each.
Ladies 15 each.
Bombay Races only, 11th 14th, 18th, 21st and 25th February 1914.

Members of the Turf Club 25 each.
Non-Members of the Turf Club 25 each.
Ladies 5 each.

Members of the Turf Club a ticket will be issued; to Non-Members of the Turf Club a book containing Coupons for each day.

Season Tickets and Books of Coupons are not transferable. The Turf Club a ticket will be issued; to Non-Members of the Turf Club a book containing Coupons for each day.

No Tickets or Books of Coupons will be issued without the Turf Club a ticket will be issued; to Non-Members of the Turf Club a book containing Coupons for each day.

The rates of admission are as follows:—
FIRST ENCLOSURE.
Bombay Extra Meetings. Bombay Races.

Rs. Rs.
Gentlemen 5 0
Ladies 2 0
Lady 1 0

SECOND ENCLOSURE.
Bombay Extra Meetings. Bombay Races.
Rs. Rs.
Gentlemen 1 8
Ladies 1 8
Lady 1 0

Day Tickets will be sold at the Gate only. Tickets of admission and Books of Coupons are subject to the Rules and Regulations of the Western India Turf Club.

J. E. HUGHES, Major, Secretary, Western India Turf Club, Bombay, 20th November, 1913. 0782

NOTICE OF SALE.

NOTICE IS HEREBY GIVEN that Ebrahim Nooruddin Nazari has agreed to sell the property described in the Schedule hereunder written to our clients Messrs. Abdul Chaudhary Attorneys and Co. and that all persons having any claim or interest in the said property by way of sale, gift, mortgage, lease, inheritance, lien or otherwise should within 14 days from the date hereof make the same known in writing to the undersigned at their office at 7 Church-Gate Street, Fort, otherwise the said purchase will be completed without reference to any such claim and the same if any will be considered to have been waived.

SCHEDULE.
All that piece or parcel of Quit and Ground Rent Tenure land or ground together with the messuage, tenements or dwelling house standing thereon, situate, lying and being at Kanungpur 14th Street outside the Fort and in the Registration Sub-District of Bombay containing by admeasurement 132.29 square yards or thereabouts registered in the Books of the Collector of Land Revenue under Old No. 4796, New No. 11143, Old Survey No. 4333 and New Survey No. 6338 and assessed by the Assessor and Collector of Municipal Rates and Taxes under E. Ward No. 219 and Street Nos. 111-113 and bounded as follows:—On the East by the Sweeper's passage, on the West by the said Kanungpur 14th Street, on the North by the property of Nassoo Saiboo and on the South by the property of Yenkuo Baloo and which and all the said premises were formerly and are now in the occupation of the Vendor's tenants.

Dated this 19th day of November, 1913.
MULJEE and THAKORDAS,
Purchasers' Attorneys.

7, Church-Gate Street, Fort, Bombay.

NOTICE.

NOTICE IS HEREBY GIVEN that Mistry Haji Hussein Vahedna has contracted to sell to our client L. Ignatius Fonseca the undermentioned property.

Any person or persons having any right, title, interest, claim, or demand in or upon the said property by way of sale, assignment, exchange, mortgage, partnership, inheritance, gift, trust, lease, possession, lien or otherwise whatsoever are hereby required to make the same known in writing to the undersigned at their Office No. 109, Meadows Street, Fort, Bombay, within 14 days from the date hereof otherwise the said sale will be completed without reference to any such claims and all such claims shall be considered as waived and null and void.

DESCRIPTION OF THE PROPERTY.
All that piece or parcel of Poras free hold land admeasuring 27,647 square yards with the messuages, tenements and dwelling-houses standing thereon situate at Dadar Road without the Fort of Bombay in the registration Sub-District of Bombay and in the books of the Collector of Land Revenue under Old Nos. 47 and 225, New No. 12843 and New Survey No. 1-2056 and in the books of the Collector of Municipal Rates and Taxes under E. Ward No. 667 (1) and Street No. 27 and bounded as follows:—That is to say on or towards the North by the property of Haji Hussein Vahedna and on or towards the South and East by the Parcel owned by the said Haji Hussein Vahedna and on or towards the West by the Dadar Road.

Dated this 19th day of November, 1913.
DAPHTARY FERREIRA and DIVAN,
Purchasers' Attorneys.

7, Church-Gate Street, Fort, Bombay.

TO BE LET Good Small Offices.—Rents from Rs. 30 to Rs. 75. Apply E. W. FLOWER & SON, Humnum Street. House Agents. 0815

TO BE LET Good Small Offices.—Rents from Rs. 30 to Rs. 75. Apply E. W. FLOWER & SON, Humnum Street. House Agents. 0815

NOTICES.

INADMISSIBLE ADVERTISEMENTS.

THE MANAGER reserves the right to refuse any advertisement without assigning reasons for doing so.

"THE CINEMA DE LUXE THEATRES CO., LTD.

NOTICE.

THE present is to INFORM that Mr. F. Mitchell who was General Manager of our Bombay Theatres is no longer in the service of our Company.

By order of the Board,
L. GOUBERT,
Managing Director.

NOTICE.

THE PEARL MILLS, LIMITED.

FOR SALE.—EMPTY CASES of Machinery consisting of about 32,400 Spindles and 1,006 Looms of Messrs. Platt Bros. and Co. with their Preparatory Machinery and of Gearing of Messrs. Hick Hargreaves & Co. Tenders will be received by the Undersigned at the Registered Office of the Company, No. 13, Esplanade Road, Fort, upto the 30th November, 1913.

Further particulars can be had at the Company's Office.

CURRIMBOY EBRAHIM & Co., Agents. 0804

NOTICE.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.

Ordinary Original Civil Jurisdiction. In the matter of the Indian Companies' Act VI of 1882, and in the matter of THE SAGAR PRESS CO., LTD. AND REDUCED.

THE SAGAR PRESS COMPANY, LIMITED, AND REDUCED: Petitioners.

NOTICE IS HEREBY GIVEN that a petition presented to the Honourable Justice Sir Dinshaw D. Daryav on the 20th day of September, 1913, for confirming a Resolution reducing the capital of the above Company from Rs. 3,20,000 to Rs. 1,60,000 and the payment of Rs. 1,60,000 to the Shareholders of the said Company is directed to be heard before the Chamber Judge on SATURDAY, the 22nd day of November, 1913.

Dated this 18th day of November, 1913.
BHAIHANKER, KANGA AND
GIRDHARLAL,
Attorneys for the above Company.

NOTICE.

CONTRACTS FOR MANUFACTURE AND SUPPLY OF COUNTRY SPIRIT.

TENDERS are now being invited by the Commissioner of Customs, Salt, Opium and Akbari, Bombay, for seven separate contracts for the manufacture and supply of COUNTRY SPIRIT from the Distilleries in that Presidency. The Contracts, tenders for which must be received by the 16th February, 1914, will be for a period of three years (and in one case five years), commencing from the 1st April, 1915. Full particulars regarding these contracts may be obtained at, or an application to, the Office of the Commissioner of Customs, Salt, Opium and Akbari, Bombay.

Sd. H. O. QUIN,
Commissioner of Customs,
Salt, Opium and Akbari.
Bombay, 15th November, 1913. 0809

THE TATA MILLS, LIMITED, BOMBAY.

NOTICE TO CONTRACTORS.

SEALED TENDERS will be received by the Agents of the above Company in their office at Navsari Buildings, Fort, Bombay, up to 1 p.m. (S. T.), on Thursday the 27th day of November, 1913, for the construction of Mill Buildings.

2. Forms of tender, terms and conditions of contract specification &c. of the buildings and schedule of rates can be obtained from the undersigned on payment of a fee of Rs. 10/-.

3. The drawing of the proposed buildings will be shown and any further information that may be required will be given by the Company's Engineer in the Office.

4. Tenders must be accompanied by a deposit of Rs. 2,000/- in cash, or public securities to be paid to the Agents, and to be forfeited in the case of withdrawal of tender, or refusal to sign contract.

5. The contractor whose tender may be accepted will have to deposit a further sum to make the total deposit equivalent to 2 per cent on the contract amount.

6. The AGENTS do not bind themselves to accept the lowest or any tender.

TATA SONS & CO., Agents, The Tata Mills, Limited, Navsari Buildings, Hornby Road, Fort, Bombay, 18th November, 1913. 0822

THE SOUTHERN MAHARATTA SPINNING AND WEAVING CO., LIMITED.

NOTICE.

THE THIRTY-SECOND ORDINARY GENERAL MEETING of the Shareholders of the Southern Maharashtra Spinning and Weaving Company, Limited, will be held at the Registered Office of the Company, Forbes' Building, Home Street, Fort, Bombay, on SATURDAY, the 29th November, 1913, at 3 p.m. (S. T.), for the purpose of transacting the following business:—

1. To receive and adopt the Directors' Report and Audited Balance Sheet for the year ended 30th June, 1913.

2. To appoint a Director in place of one retiring.

3. To confirm the appointment of Mr. L. McIlwrick as a Director.

4. To confirm the appointment of Mr. T. R. Aldred as a Director in the absence of Mr. L. McIlwrick.

5. To appoint Auditors for the ensuing year, and fix their remuneration.

THE BOARDERS BOOKS of the Company will be CLOSED from 22nd November to 29th November, 1913, both days inclusive.

By order of the Directors,
FORBES, FORBES, CAMPBELL & Co.,
Ld.,
Secretaries and Managers.
Bombay 22nd October, 1913.

NOTICES:

NOTICE RE THE SPECIE BANK.

AMUSEMENTS.

THE EXCELSIOR.

6-30 8-30 10.

GREATEST OF ALL.

Emile Zola's Masterpiece

GERMINAL

The Epic of the Workman.

A powerful drama by one of the greatest of European students of humanity, perfectly produced by Pathe's; one of the greatest of the world's novels made into the most beautiful film yet produced

The leading part in

GERMINAL

is taken by M. Krauss, who made such a sensation as Jean Valjean in "Les Miserables."

GERMINAL

because of its dramatic intensity and its superb acting is a veritable Masterpiece. We have shown nothing greater than

GERMINAL.

IN EIGHT PARTS.

First four parts this week.

"ALCAZAR" CINEMA DE LUXE

Telephone No. 2109 6-30 Twice Nightly. 10 To-Night! To-Night!!
GRAND CHANGE OF PROGRAMME For one week only.

GIO

The Champion Acrobatic Dancer.

GIO

The Novelty Dancer.

GIO

The Comedian

VIOLET

Soubrette and Dancer

JOE

The London Coster Comedian

The Sherid's

COMEDY DUO

A CINEMA MASTERPIECE

FORGIVENESS

Thrilling Drama in 2 Parts

FORGIVENESS

Heart, Brain and Soul-stirring True-lived Story.

TRICKS OF A TUB

The English Gazette
DEPICTING THE LATEST
EVENTS OF THE WEEK
THROUGHOUT THE WORLD.
Etc., Etc.

A Stupendous Programme

AND

No Advance in Prices.

BUT

No Seat Guaranteed after

6-45 & 10-15.

Prize Show on Sunday

1 Gold Watch, 2 Silver Watches

3 Nickel Watches.

FOR ONE NIGHT ONLY IN THE

ROYAL OPERA HOUSE,

BOMBAY.

Saturday, November 22nd.

MAURICE E. BANDMANN

Presents

The New Bandmann Opera Company

In the latest London Ragtime Revues.

"STEP THIS WAY"

(Everybody's Doing it.)

Notes:—The above Company arrive in Bombay this week by the P & O S.S. "Arcadia", and will make their first appearance on Saturday.

PLAN AT ROSE & Co.

AMUSEMENTS:

ROYAL OPERA HOUSE

BOMBAY.

MONDAY NEXT, NOVEMBER 24th.

And FIVE Following Nights

AT 9-30.

FIRST APPEARANCE IN INDIA OF

MAUD ALLAN

The World's Famous Dancer,

and the Instrumentalists

LEO. JAN AND MISCHEL

CHERNIAVSKY.

CHANGE OF PROGRAMME NIGHTLY.

NOTICE:—The Audience is requested to be seated at 9-30 punctually as there can be no admission to the theatre during the items.

Doors open at 8-45 O'clock.

Prices: Private Boxes from Rs. 21 to Rs. 60.

Stalls Rs. 10 and Rs. 7.

Dress Circle Rs. 6.

Balcony Rs. 5.

Gallery (unreserved) Rs. 3.

BOX PLAN AT ROSE & Co.

AMERICA-INDIA CINEMA.

Charni Road.

TO-NIGHT!

Tel. No. 1271.

Scenes from Charles Dickens' Novel

THE PICKWICK PAPERS.

An essentially English Story in the original English surroundings,

Featuring:

The clever Vitagraph Comedienne "Bunny" in his impersonation of Mr. PICKWICK.

Every scene is staged in the exact spot described by Dickens. Costumes and make-up are all founded on Cruickshank's cartoons.

THREE Shows Nightly—7 to 8, 8-30 to 9-30 and 10 to 11.

Saturday & Sunday 11-15 to 12-15.

PRIZE Shows—Saturday & Sunday 5-30 to 6-30.

FILMS FOR SALE OR HIRE.

MADRAS FINE ARTS SOCIETY.

The ANNUAL EXHIBITION will take place in February, 1914. For prospectus apply to
Lt-Col. C. DONOVAN, I.M.S.,
Hon. Secretary,
Madras Fine Arts Society,
Dunduan, Nungumbakam, Madras, S.W.

ALL INDIA HOCKEY TOURNAMENT

Will take place at Allahabad, during the week commencing 19th January, 1914. Entry close on SATURDAY, 10th January, 1914.
Rules and particulars on application.
C. W. NEUMANN, Captain,
Honorary Secretary,
All India Hockey Tournament.

GRAND FANCY BAZAR.

The Members of St. Vincent de Paul Society, Byculla, with the help of their friends are organising a Grand Fancy Fair and Charity Bazaar which will be opened by Her Excellency Lady Wellington, on the 1st December in the Compound of St. Mary's High School, Nesbit Road, MAZAGON, and will last for five days, in aid of the building of the Foundling Home.

When other remedies fail to cure that headache, here's the cure. Stearns' Headache cure, headache gone in a few minutes.



NEW BOOKS AND NEW EDITIONS IN ALL DEPARTMENTS OF LITERATURE.

In the Wake of the Eighteen-Twelvers. Fights and Flights of Frigates and Fore-afters in the War of 1812-1815 on the Great Lakes. By C. H. J. Snider. 4 6
Scientific Boxing and Self-Defence. By Tommy Burns. 2 3
The Secret Out. One thousand tricks in drawing-room or white magic, together with an endless variety of entertaining experiments. Translated and edited by W. H. Cremer, Author of "The Magician's Own Book," etc. With three hundred illustrations. 2 0
Calico Engraving. A Practical Text-Book for Students, Designers, and all engaged in the textile industry. By William Blackwood. With 275 illustrations. 9 3
The Poetical Works of Robert Browning. Vol. I. With portraits. In two Vols. 27 8
Mas' Aniello. A Neapolitan Tragedy. By E. J. Conroy. 5 4
Pompador. "The Winter Queen," etc. The Nineties. A Review of Art and Ideas at the close of the nineteenth Century. By Holbrook Jackson, Author of "Romans." 9 3
The Corinthian Yachtsman's Handbook. By Francis B. Cooke. Author of "Cruising Hints," "Yacht Racing for Amateurs," "London to Lowestoft," etc. Fully illustrated. 9 3
Songs from Books. By Rudyard Kipling. Armature Windings of Direct Current Dynamos. Extension and Application of a general Winding Rule. By E. Arnold. Translated from the original German by Francis B. De Gress, M.E. With 146 illustrations. 10 8
A Handbook of Wireless Telegraphy. Its Theory and Practice. By James E. Kerr-Murray, D.Sc. Fourth edition revised and enlarged. 9 3
The Manufacture of Sulphuric Acid and Alkali. A Theoretical and Practical Treatise. By George Lunge, Ph.D. Vol. II, 2 Parts. 36 12
The Manufacture of Sulphuric Acid and Alkali. A Theoretical and Practical Treatise. By George Lunge, Ph.D. 3 Vols. I, Parts III. 55 2

THACKER & Co., Ltd. BOMBAY.

197

GENUINE CARARA MARBLE STATUARY.

A few select pieces at

English Prices.

PREMIER ART SALON,

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HORNBY ROAD, FORT, BOMBAY

Flooring Tiles, Marble Merchants and Contractors.

GAZDAR & Co.,

Sole Agents for the

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BOMBAY.

Bath Tubs, Lavatories, Urinal

Bath-room Fittings, etc., etc., etc

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EVERY description of Shares and Securities bought and sold at the most favourable rates. Expert and reliable advice and information given free of charge to investors. The Investors' Referee, a monthly guide giving quotations of shares and securities, sent gratis on application. List of daily quotations forwarded if required. Great facility afforded to moribund customers. Orders of any amount promptly executed and thorough satisfaction guaranteed. Highest references given.
81, Hummum Street, Fort, Bombay.

BANKING.

THE EASTERN BANK, LIMITED.

HEAD OFFICE: 4, Crosby Square, London, E. C.
Branches at: Bombay, Calcutta and Bagdad.

Subscribed Capital £1,000,000
Paid up Capital £400,000
Reserve Fund £15,000
Reserve Liability of Shareholders £800,000

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INTEREST ALLOWED ON DEPOSITS

FIXED FOR ONE OR TWO YEARS AT THE

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CURRENT ACCOUNTS opened and FIXED

DEPOSITS received for shorter periods at

rates to be ascertained on application.

INTEREST ALLOWED ON SAVINGS

DEPOSITS ACCOUNTS at 3 1/2 per cent. per

annum. Copies of the Rules may be obtained

on application.

BILLS OF EXCHANGE purchased loans

and credits granted on approved security and

every description of Banking and Exchange

business undertaken.

PURCHASES AND SALES of British and

Foreign Securities effected on the usual terms.

SECURITIES received for Safe Custody, and

interest and dividends collected for clients.

W. M. ANDERSON.

Manager.

THE PUNJAB NATIONAL BANK, LIMITED.

(ESTABLISHED 15TH MAY, 1895.)

Capital Authorised Rs. 20,00,000
Capital Issued Rs. 15,00,000
Capital Paid up Rs. 9,88,193
Reserve Fund (in Govt. Papers) Rs. 10,00,000

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Kullu, Lahore, Karachi, Kasur, Lyalpur,
Ludhiana, Multan, City, Feshawar,
City, Amballa City, Rawalpindi, Sargodha,
Sialkote, and Srinagar.

CURRENT ACCOUNTS are opened and interest

allowed at the rate of 2 1/2 per cent. per

annum.

FIXED DEPOSITS are received for 12

months and shorter period at rates of interest

which can be ascertained on application.

SAVINGS BANK DEPOSITS. Sums as low

as Rs. 5 received and interest allowed at 3 1/2

per cent. per annum.

LOANS, OVERDRAFTS, and CASH CREDITS.

The Bank grants accommodation on

terms to be arranged against approved

security.

CHEQUES, HUNDIS, BILLS, etc., of out-

stations are bought, collected, and discounted.

For other particulars, and rules of business

apply to:—

SRI RAM, B.A.,

Manager.

89, Apollo Street, Bombay.

THE EMPIRE BANK, LIMITED.

17-19, GREEN STREET, FORT BOMBAY.

AUTHORISED CAPITAL Rs. 50,00,000.

CURRENT ACCOUNTS opened and

interest allowed at 3 per cent. p.a. on mini-

mum daily balances of Rs. 200 to Rs.

1,00,000.

FIXED DEPOSITS for 12 months at 5

per cent. p.a.

SAVINGS BANK deposits at 4 per cent

p.a.

LOANS, OVERDRAFTS and CASH

CREDITS granted on approved security.

SECURITIES and STOCKS Received

for safe custody and dividends and interest

thereon collected. Also bought and sold for

constituents at market rates.

All kinds of Banking business transacted.

Further particulars on application.

HEREDIA & Co.,

Agents.

THE BOMBAY MERCHANTS' BANK LIMITED.

HEAD OFFICE, APOLLO STREET.

Branches:—

Mumbai (Bombay), Ahmedabad and

Gondal.

Authorized and Subscribed Capital

Rs. 1,00,00,000.

Interest on fixed deposits for 12 months 5 per

cent p. a. Savings Bank 4 per cent. Current

accounts on daily balances 3 per cent. at

Bombay.

Rates for short deposits and information re-

garding terms of any other Banking business

to be ascertained on application.

JAINARAYAN HINDUMAL DANI,

Managing Director.

BANK OF BOMBAY.

SAVINGS BANK.

The Bank receives Deposits on the following

terms:—

Sums not exceeding Rs. 1,000 in the aggregate

may be deposited within any one year from

1st January to 31st December.

Deposits may be made in the names of two

or more persons and the balance made payable

to one or more of them or to the survivor or

survivors. Interest is allowed at the rate of

three per cent. per annum on the minimum

monthly balance not exceeding Rs. 5,000.

Copies of the Rules can be obtained on ap-
plication at the Bank.
J. BEGBIE,
Secretary and Treasurer

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Established 1797.

FIRE, MARINE & ACCIDENT.

PHENIX ASSURANCE CO., LTD.

Established 1782.

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WASTE OF DIFFERENT KINDS.

Messrs. MENESSE & Co. will sell by public

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8 p.m. (S.T.), at Colaba near New Prince of

Wales Press godown on account of the In-

surance offices concerned the following goods

damaged by fire and water:—

COMMERCIAL.

CABLE QUOTATIONS.

THE MONEY MARKET.

(REUTERS' TELEGRAM.)

LONDON, Nov. 20
 Consols 2½ % .. 72 3-4unchgd.
 Exchange on London at Paris Feb. 25-32pl 1
 Renten 3 % .. 85 3-4unchgd.
 Berlin Cheques on London .. 20 50-1-1
 Bar Silver Spot .. 27-1-4
 " 2 months hence .. 27-1-4
 Closing Tono of Silver:—Fall caused by India and China selling.
 Rupee Paper 3½ % .. 63-1unchgd.
 Exchange on India 30 d-st. (Bank buying Rate) .. 1-3 29-32
 Discount, Bank of England Rate 5 % since 2nd ultimo
 Amount Paid into the Bank of England about £ 100,000
 3½ % India Stock (Sterling Loan) 87½unchgd.
 Discount Bank Bills 3 m-st. .. 5
 Discount Indian Bank Bills 6 m-st. 4 11-16
 " Fine Trade Bills 3 months 5½
 " Fine Trade Bills 6 months 5½
 Bar Gold (per oz.) .. 77-9
 Interest day to day loans .. 4½ pl
 Interest 7 day market loans .. 4½ pl

THE BANK OF ENGLAND RETURNS for the week ending yesterday show the following results.
 Total Bullion £ 36,800,000In £100,000
 Public Deposits £ 10,600,000 " £1,000,000
 Other Deposits £ 38,200,000Dec 200,000
 Govt. Securities £ 11,800,000unchgd.
 Other Securities £ 28,000,000In £ 600,000
 Notes & Gold £ 28,000,000 " £ 300,000
 THE BANK RESERVE is 55 % of the Liabilities.
 Arrivals:—Dunrobin, Evardale.
 The Bombay Mails of the 8th instant arrived at Brindist morning of the 19th instant.

AMERICAN COTTON.

(REUTERS' TELEGRAM.)

LIVERPOOL, Nov. 20.

Total Day's Sales at Liverpool 8,000
 Total Day's Sales on Spec. and for Exp. 1,000
 Total Day's Sales of East Indian nil
 Total Day's Imports nil
 Tono of Liverpool Cotton Spot:—Fair demand, easier.
 Tono of Liverpool Cotton Futures:—Quiet steady
 Tono of Manchester Market:—Quiet with a limited enquiry.
 Mid. Americans .. 7.41-5 d.
 Egyptian F. G. F. .. 10.20unchgd.
 New York 11 a.m. (As known in Liverpool at closing time) January 13.11 pl
 March 13.14-1
 New York Official noon call Jan. 13.11 pl
 Mar. 13.12-3
 New Orleans 10 a.m. Jan. 13.20-1
 Mar. 13.28-2

CLOSING PRICES.

Months.	To-day's price
N. D.	7.03-2
D. J.	7.00-3
F. M.	7.00-2
J. F.	7.00-3
M. A.	7.01-2
A. M.	7.01-2
M. J.	6.98-2
J. A.	6.95-3
A. S.	6.80-2

AMERICAN MARKETS.

(REUTERS' TELEGRAM.)

NEW YORK, Nov. 20.

Day's Receipts at all U.S. Ports 61,000
 Day's Exports to Great Britain 32,000
 Day's Exports to Continent 15,000
 Futures at New York Jan. 13.02-5.
 Futures at New York Mar. 13.04-11.
 Advanced early on Bull support and Short covering and declined later owing to weakness in southern spot markets and increased offering.
 Spot Cotton at New York 13.60-10
 Spot Cotton at New Orleans 13 1-16
 Tono of Spot Cotton:—Quiet.
 Futures at New Orleans, Jan. 13.13-8
 Futures at New Orleans, Mar. 13.20-10
 Fair Rio Coffee (No. 7 quality) 9½-1
 Demand Bills .. 4.85½-1
 Silver Commercial Bars .. 58½-1

MISCELLANEOUS MARKET REPORT.

(REUTERS' TELEGRAM.)

LONDON, Nov. 20.

WHEAT.
 Wheat Choice White Karachi, per 492lbs. C.I.F. Dec-Jan; London done canal. 37½-1
 Wheat F.A.Q. Red Karachi, per 492lbs. C.I.F. Nov-Dec; Hull Buyers canal firm unchanged. 36½
 Wheat South American Rosario Santa Fe-62lbs. Jan-Feb; sellers steady unchanged. 34½
 Barletta Russo-62lbs. nominal Feb-March.
 South Australian Jan.-Feb.; sellers. 35½
 Victorian Jan.-Feb.; sellers. 35½
 New South Wales Jan.-Feb.; sellers. 35½
 SEEDS.
 Rapeseed, Yellow Cawnpore 416lbs. 85 % ex-Ship Nov-Dec; Antwerp sellers. 52½-1
 Rapeseed, Yellow Guzerat, 416lbs. ex-Ship Nov-Dec; Antwerp sellers unchanged. 53½
 Rapeseed, Brown, 416lbs. ex-Ship Nov-Dec; Antwerp sellers quiet. 47½-1
 Linseed, Bombay per 416lbs. ex-Ship Dec-Jan; Antwerp sellers firm unchanged. 45½
 Calcutta Linseed Nov-Dec; London. Buyers steady unchanged. 44
 Linseed Argentine (La Plata) Nov-Dec; Hamburg sellers canal. 41½-1
 Bombay Cottonseed Dec-Jan; Hull sellers quiet but steady. 6-15-6
 METALS.
 Standard Copper G.M.B. £ 67½-1
 Copper Braziers £ 84½-1
 Yellow Metal 74½-1
 FREIGHT.
 Coals:—Cardiff to Bombay canal value 12
 German granulated Sugar C. & F. India (Double bags) sellers Jan-March; Quite unchanged. 12-0½

Hungarian Crystals Sugar C. & F. India nominal Jan.-March; unchanged. 12
 German Beet-root 88 % sellers Nov-ember. 9-4½-1
 German Beet-root 88 % sellers May opened easier closed steady. 9-9½-1
 E.A.R. & Similar Crystals C. & F. India sellers Jan.-March; quiet at previous quotations unchanged. 13-9½
 Mauritius Crystals C. & F. Calcutta December; value. 11-4½-1
 Mauritius Crystals C. & F. Bombay December; value quiet. 11-3-1
 Java Sugar nothing whatever doing unchanged.
 RUBBER.
 Para Rubber Nov.-Dec.; value steady. 3-2-1
 Grey Shirtings 41-42-in. 38 yards, 16 by 15. 9-2½
 Grey Shirtings 44-in. 38-38½ yards 9-7½
 White Shirtings 40-41-in 40 yards, 18 square. 10-0
 White Nainsooks 43-in. 19 yards, 22 by 21. 7-2

BOMBAY MARKETS.

(From Our Correspondents.)

BOMBAY, Nov. 20.

IMPORTS OF TREASURE.
 Packages. Rs. From. Importer.
 5 boxes gold bullion } 3,26,400 London Bank of I. A. & C.
 4 boxes gold bullion } 3,00,000 " Hong Kong and Shanghai B. C.
 13 boxes gold bullion } 8,37,120 " Bank of ..
 10 boxes Sovs. and half sovs. } 7,50,000 Alexandria " "
 10 boxes do. } 7,50,000 Port Said Bank of I. A. & C.
 Do. } 18,750 Durban Do. Do.
 2 boxes do. } 1,50,000 Aden National Bank.
 Do.

EXCHANGE.

The Market is quiet and rates are unchanged. There has been little business doing during the day.
 We quote:—
 BANKS SELLING—
 T. T. ready .. s. d. 1-16
 D. D. mail .. 1-4 3-32
 T. T. forward, 15th Jan. .. 1-4 3-32
 BANKS BUYING—
 Private D. D. ready .. 1-4 5-32
 Credits 3 m-s ready .. 1-4 3-8
 " forward, Feb. .. 1-4 11-32
 " 6 m-s ready .. 1-4 9-16
 Francis 3 m-s ready .. 172 1-4
 Marcks .. 140
 60 d-s Hongkong .. 143 3-4
 " Shanghai .. 193 3-4
 " Japan .. 148 1-2

BULLION.

London advices for Silver are weaker, and there was a drop of ½ in rates for ready and delivery, the quotation for both now being 27. The Local Market is quiet and there has been little business doing.
 We quote:—
 English bar gold .. Rs. a. p. 23 15 9
 Australian bar gold .. 23 15 3
 Sovereigns .. 15 0 0
 Silver (cum duty) ready .. 77 15 0
 " 1st Settlement .. 78 0 0
 " 2nd .. 77 12 0
 Exports of Bar Silver from Bombay by Rail on 17th November, 1913.
 Bars. Ounces.
 G. I. P. Railway .. 95* 105,408
 B. B. & C. I. Railway .. 63 75,415
 * Bars and boxes.

PAPER MARKET.

The Paper Market stood weak to-day without any business worth reporting. The Market opened at Rs. 95-4-6 but closed at Rs. 95-3-6 for 30th November delivery. Ready paper was placed at about an anna less than the rate ruling for account.

SHARES.

The Cotton Mill Share Market stood dull and deserted to-day and the prices of several Mill shares underwent a drop. The affairs of the Specie Bank attracted the keen attention of brokers and everybody looked anxious to know what turn the proceedings of the winding up application will assume.
 Centrals were placed at the prices varying from Rs. 1,790 to Rs. 1,820. Swadeshi declined to Rs. 1,445, Madhavji to Rs. 1,150. Finlay to Rs. 302-8. Standard to Rs. 1,090. Kohinoors to Rs. 695.
 Bank of Bombay shares were in demand at Rs. 1,615.
 Bombay Electric Tram Ordinary shares declined to Rs. 194.
 Bank of India shares declined to Rs. 63.
 Tata Iron & Steel ordinary shares dropped to Rs. 75-8 and deferred to Rs. 138.
 The Specie Bank shares opened at Rs. 29 gradually declined to Rs. 24 as there was a great pressure of sellers owing to the nervousness produced among the shareholders by the Court proceedings.
 Bank of Bombay Weekly Statement.
 Statement of the position of the Bank of Bombay for the week ending 15th November 1913, compared with last week in lakhs and decimals:—

LIABILITIES.	Rs.	Rs.
Public Deposits at Head Office ..	1.67	..
Public Deposits at Branches ..	3.35	..
Other Deposits ..	19.97	..
Port Bills ..	..	..
Sundries ..	.45	..
ASSETS.		
Governments Securities ..	3.21	..
Other Authorised Securities ..	1.08	..
Credits on Government and other ..	..	1.23
Loans on ..	..	9.25
Bills discounted and purchased ..	..	14.56
Dead Stock ..	.04	..
Stamps ..	..	.34
Balance with other Banks ..	1.02	..
Sundries ..	.08	..
Cash ..	44.97	..

The security of rupees two thousand demanded from the "Rafiq" newspaper of Delhi for publishing extracts from the Macedonian pamphlet has, on the verbal representation of the editor, been reduced by Major Beadon, Deputy Commissioner, to rupees one thousand.

BOMBAY CHAMBER OF COMMERCE WEEKLY COTTON STATISTICS.

Receipts of various growths of Cotton at Bombay to date compared with the corresponding periods of the previous season:—

	Total for week.	Total since 1st Sept. 1913.	Total same time last year.
Bales.	Bales.	Bales.	
Khandesh ..	1,732	23,638	6,077
Central India ..	..	3,597	226
Barree and Nagpur ..	..	1,636	354
Central Provinces ..	512	20,286	2,104
Total Oomrat ..	4,784	59,961	9,523
Dholera ..	399	13,041	235
Broach ..	370	1,434	5
Compta and Dharwar ..	848	41,567	10,345
Western ..	1,098	11,602	1,804
Bengals (N. W. Pro. vincts) ..	40,123	106,762	56,645
Bengals (Rajputana) ..	1,980	7,280	605
Sind ..	602	2,823	1,736
Persian ..	11	132	265
American ..	1,814	2,139	9,044
Egyptian ..	103	37	448
Other sorts ..	..	203	288
Total ..	64,217	338,341	113,505

a Or 1,750 original bales of American Cotton imported since 1st Sept. 1913.

BOMBAY COTTON TRADE ASSOCIATION WEEKLY COTTON STATISTICS.

	Bales.	Bales.	Differences.
1913.	1912.		
Receipts for the week	64,217	28,574	plus 35,643
Receipts from 1st Sept. to 20th Nov. ..	338,341	113,505	plus 224,836
Shipments for the week ..	15,814	72,96	plus 5,018
China, Japan and Coast Ports ..	14,975	11,168	plus 3,807
Total ..	30,289	18,374	plus 11,915
Total Shipment from 1st to 20th Nov. ..	190,935	51,067	plus 139,868
Europe ..	..	..	plus 5,945
China ..	112,708	16,015	plus 96,693
Japan ..	55,45	3,978	plus 133
Coast Ports ..	..	..	..
Total ..	312,333	71,059	plus 241,274
Afloat in harbour, Europe, China, Japan, and Coast Ports ..	13,421	1,232	plus 12,189
Total ..	..	100	..

Total exports from Bombay by G. I. P. Railway from 1st Sept. to 20th Nov. 2,380 bales.
 Total exports from Bombay by B. B. & C. I. Railway from 1st Sept. to 15th Nov. 2,426 bales.

COTTON.

Cotton.—Since our weekly report of Friday last fluctuation in the governing Markets have been small or moderate, and up to yesterday there were only slight variations in quotations all round. In our daily reports we have referred in detail to the salient features of the Home Markets and there is little left for our weekly resume. The Census Bureau Ginners Report will be published in New York to-day and will reach here this evening or to-morrow morning. The figures of the Report are expected to be larger than for the corresponding period last season; but possibly we may have a surprise as we did with the last Ginners Report. Trade in America is flourishing, though from Lancashire there are rumours of a short time movement being inaugurated next month. It remains to be seen whether majority of the mills will join the movement. Should they do so it will be a bearish factor, but the good demand in America will partially counter-balance it. In the meanwhile we have no reason to alter the opinion we have expressed in these columns, and our view of the Market is favourable. Cable advices from the American Markets to hand this morning report a small decline and on the week New York and New Orleans are about 15 points lower for futures. The Market here has given way during the interval and prices on the week are about Rs. 10 lower all round. Shippers have been sellers against up country purchases and were able to place a fair quantity of Bengals and Khamgon Akola at the higher prices ruling early in week, and though they are still keen to go on selling they have difficulty in finding buyers at the lower rates now current. Should they withdraw from the Market as sellers we are likely to see some reaction, though there is certainly no support either from Japan or Europe at the moment. At the same time an enquiry may spring up any day, and it would then probably be a case of "no sellers." At the close the Market is quiet with little demand either for ready or forward.

The following are the Official quotations of the Bombay Cotton Trade Association:—

Growth.	Free.	Fully Good.	Cond.	Delivery.
I. G. Bengals ..	..	236	..	Jan. 25th
J. G. Bengals ..	..	242	..	..
J. G. Sind-Punjab ..	..	240	..	..
J. G. Khandesh ..	..	260	..	..
J. G. Hingunghat, Wardha ..	..	300	..	..
J. G. Nagpore, Khampton ..	..	296	..	..
Do. Yeotmal ..	..	291	..	..
Do. Dhamangaum, Poolegaum ..	..	286	..	..
Do. Akola, Khamgaum "Fair Staple" ..	..	280	..	..
Do. Ourawatee ..	..	323	..	310 Mar. 25th
Do. Broach ..	..	250	..	Jan. 25th
Do. Multia ..	..	288	..	Ready
Do. Dharwar ..	..	284	..	..
M. G. Westerns ..	..	290	..	..
M. G. Compta ..	..	289	..	..
Do. Bazalkot ..	..	278	..	..

LIVERPOOL OPENER.

LIVERPOOL OPENERS.			
Opening Tone	..	..	Easy
Estimated Sales	..	..	8,000
Total Imports	..	..	14,000
Futures delivery prices:—			
Months.	To-day's price		
N. D.	6.98	5	
D. J.	6.95	5	
J. F.	6.95	5	
F. M.	6.95	5	
M. A.	6.96	5	
A. M.	6.96	5	
M. J.	6.96	5	
J. J.	6.93	5	
J. A.	6.90	5	

WHEAT AND SEED.

Wheat:—The Wheat Market fluctuates within narrow limits owing to the feeling up-country being bullish on account of the absence of rain, and local operators being bearish owing to large unsold stocks in Bombay and little or no demand from exporters.

Quotations:—
 Ready White Pessi 85 per cent. Rs. 5-6-0 R.T.
 Linseed:—Though the prevailing feeling has been bearish the Market this week has fluctuated actively. Early in the week prices advanced nearly 8 annas per cwt. on reports of frost in Argentina, but subsequently operators learnt that little or no damage had

yet been done to the crop, and a sharp decline followed. At the close rates are as under.

Quotations:—
 Bold Brown ready .. Rs. 7 5 0 B. T.
 " Dec. .. 7 15 0 R. T.
 " May 1914 .. 8 12 0 R. T.
 Rapeseed:—The Market is featureless owing to small stocks and a very limited demand from exporters. Only a small business is passing through Marwari dealers on account of upcountry operators.

Quotations:—
 Brown Cawnpore ready .. Rs. 7 12 0 B. T.
 Yellow .. 8 15 0 B. T.
 Brown Delhi May 1914 .. 8 15 0 R. T.
 Teelseed:—The Market has a downward tendency owing to free arrival reported up-country. A fair business is doing by exporters.

Quotations:—
 Bold White 85 per cent. .. Rs. a. p. 59 0 0
 Black Kuti .. 49 8 0
 Yellow Hingunghat .. 63 0 0
 Poppyseed:—The Market is unchanged in the absence of any material business.

Quotation:—
 Linseed:—Rs. 10 12 0 B. T.
 Groundnuts:—The Market is steady and unchanged with a moderate business doing.

Quotations:—
 Bold .. Rs. a. p. 50 0 0
 Small .. 49 0 0
 Castorseed:—This Market is quiet but steady with a moderate business passing.
 Quotations:—
 Ready .. Rs. 35 8 0
 Cottonseed:—The Market is quiet owing to the Indian cotton crop being a bumper one. As soon as arrivals increase in Berar and Guzerat, prices are likely to give way.

Quotations:—
 Ready .. Rs. 25 0 0
 Mowraeed:—The Market is steady with a moderate demand from exporters.

Quotations:—
 Ready .. Rs. 8 6 0 B. T.

WEEK'S RECEIPTS.

The following are the Receipts of Cotton Produce and principal Food Grains into Bombay for the week ending yesterday at 6 p.m.:—

Cotton ..	64,217 Bales.
Wheat ..	49,166 Cwts.
Linseed ..	14,475 "
Rape, Rai etc. ..	5,759 "
Gingelyseed ..	117,308 "
Poppyseed ..	602 "
Groundnuts ..	11,629 "
Castorseed ..	16,250 "
Rice ..	64,011 "
Myrabollams ..	1,552 "
Cottonseed ..	71,841 "
Mowraeed ..	9,491 "
Gram ..	24,393 "
Jowar ..	7,417 "
Maize ..	201 "
Barley ..	1,169 "

The market has a firmer tone. Business report this week is as under.

Antwerp.—3,000 tons Dec-Jan at 11s. 6d. and 13s. 6d. 1,000 tons Feb. at 12s. and 14s. 1,000 tons April—June at 13s. to 15s.
 Dunkirk.—1,000 tons Nov. at 12s. and 12s. 6d. to 14s. 6d. 1,000 tons Jan. at 12s. 6d. at 12s. and 14s. 1,000 tons Feb. at 12s. 6d. and 14s. 6d. 1,000 tons Apl—May at 13s. and 15s.

Hamburg:—1,000 tons each month Feb. to May at 12s. 6d. and 14s. 6d.
 Genoa:—2,000 tons Dec-Jan. at 13s. and 14s. 4,000 tons Feb. Mar. at 13s. 6d. and 14s. 6d. 3,000 tons Apl—June at 14s. and 15s.

Hull:—6,000 tons Dec. at 11s. 9d. to 12s. 6d. E. S. 5,000 tons Jan. at 12s. to 12s. 6d. L. S. 1,000 tons Apl—May at 13s. E. S. 2,000 tons Ore has been booked for Antwerp Dec-Jan. at 14s. 3d.
 Charters:—The following are reported:—
 S. S. "Persopolis," Dec. at 16s. 6d.
 S. S. "Blearmoor," Dec. Jan. at 17s. 6d. D. W. to 1 p.p., 18s. to 2 p.p.

PETROLEUM.
 The following are to-day's quotations for the Burma Oil Company, Limited's productions:—

Bazar Rates.	Delivery charges extra.	Ra. a. p.
Kerosene Oil "Waterly" per case of two tins ..	..	5. 4. 0.
Kerosene Oil "Firely" per case of two tins ..	..	4. 15. 0.
Kerosene Oil "Chukker" per two tins ..	..	4. 5. 0.
Kerosene Oil "Victoria" per 8 gallons ..	..	3. 11. 0.
Kerosene Oil "Victoria" per two tins ..	..	3. 11. 6.
Kerosene Oil "Victoria" per 8 gallons ..	..	3. 1. 0.
Burmah Wax per pound, 1st quality ..	..	4. 0.
Burmah W. X. per pound 2nd quality ..	..	4. 0.
Burmah Candles per pound ..	..	4. 0.

MANCHESTER COTTON PIECEGOODS AND YARN MKET REPORT.

(From Our Correspondent.)

BOMBAY, Nov. 21.

Retail inquiry continues helping the market, and though this does not much improve the position of the big holders, it is encouraging to a large number of minor traders. The position in staple goods continue to be grave, but the activity in other styles have no doubt improved a little. If things would drag on even as at present for some time to come, Manchester keeping firm, it is possible, the much dreaded crisis might be mitigated to some extent. Any notable buying in standard styles is not reported, though some small parcels are occasionally booked. In side lines, some business is also reported, certainly not as heavily as it ought to be, by this time.

Home reports show that the position of the Indian markets, and particularly of Bombay and its financial crisis are well grasped. They know that India has much stock to consume, and owing to the facts that the other markets are equally slow with practicable demand, and that the manufacturers are unable to sell cloth at rates below the market price, the talk of short time movement is reported as becoming general.

Greys have been moving slowly, much to the discomfort of large holders. We hear this week, the slightly easier Manchester market prepared the dealers for a further reduction in prices, of course for large quantities, and certain expected transaction in large standard qualities reported some time back, and which had not come off, are again being negotiated this week. In Whites, absence of wholesale inquiry continues. However active retail inquiry in certain cloths was visible. Tape border Nanooks of the value of Rs. 2-15-0 have found some clearance, whilst there has been also a good demand for T. B. Nanooks, costing from Rs. 2-4 to Rs. 2-8, and that two has left a decent margin to the dealers

ORIENTAL STUDIES.

RECOGNITION BY BOMBAY UNIVERSITY.

TRANSFER REGULATIONS FOR COLLEGE STUDENTS.

A meeting of the Senate of the University of Bombay was held yesterday evening in the Sir Cowasji Jehangir Hall of the University, the Hon. Mr. J. J. Heaton, Vice-Chancellor of the University, being in the chair.

Consideration was resumed of the letter from the Secretary to the Government of Bombay. Education Department, to the Registrar of the University, stating that the Government intended to establish a school at Poona for the training of the pandits and inquiring whether the Bombay University would be prepared to establish a branch of Oriental Studies with corresponding degrees, if arrangements were made for the teaching of this branch of knowledge.

At a previous meeting of the Senate, Sir Ramkrishna Bhandarkar, as recommended by the Faculty of Arts and the Syndicate moved.

That Government be informed that the University is prepared to establish a branch of Oriental Studies with suitable titles of distinction, if arrangements are made for the teaching of this branch of knowledge generally on the lines indicated in the Government letter.

This proposition was opposed by Principal R. P. Pranjyee on the ground that the Bombay University had been incorporated to encourage liberal education and it was not the business of the University to encourage the traditional learning of the pandits and moulvis. Principal Pranjyee's amendment was that Government be informed that while the University was not prepared to recognise students under training as pandits or moulvis on traditional lines, it was prepared, if arrangements were made for the teaching of Sanskrit to institute a degree in Oriental learning to be taken after the B. A. degree. Mr. Pranjyee's amendment was defeated at the previous sitting.

On the resumption of the debate yesterday Principal Pranjyee moved his following alternative amendment:—

That Government be informed that while the University is not prepared to recognise students under training as pandits or moulvis on traditional lines, it is prepared, if arrangements are made for the teaching of Sanskrit on the lines indicated in the Government letter, to institute a branch of Oriental studies with suitable degrees, the entrance qualification for students taking up that branch being the completion of the first year course in Arts as in the case of students taking up the study of medicine, engineering, agriculture or commerce.

Principal Pranjyee, in commending his amendment to the Senate said that his present amendment was only a compromise between Sir Ramkrishna's proposition and his first amendment. He thought it would be a desirable thing that students before taking up the traditional way of learning should have some acquaintance with modern culture. Sir Ramkrishna raised a point of order on the ground that Principal Pranjyee's second amendment was identical with the first amendment, with only a few variations.

The Vice-Chancellor ruled that Principal Pranjyee's amendment was in order. Mr. K. Natrajan seconded Principle Pranjyee's amendment. He said that when students going in for any of the existing Faculties had to pass through the first year's course in Arts there was no reason why such a qualification should not be demanded from those desiring to join the Faculty of Oriental Studies.

Mr. D. G. Padhye opposed Principal Pranjyee's amendment because it was the most disingenuous and unstraightforward method of killing Government's scheme. The object of the scheme was not to create hermaphrodite and unsatisfactory pandits as would certainly happen if the amendment were accepted.

Dr. Arthur Powell was for leaving the Pandits alone. He was opposed both to the proposition and the amendment.

Rao Bahadur K. R. Godbole and the Hon. Mr. G. K. Parekh spoke in favour of the amendment and Mr. H. N. Apte and Prof. V. K. Rajwade opposed it.

Sir Ramkrishna Bhandarkar said that the Senate had once thrown out Principal Pranjyee's amendment and he hoped his second amendment, which was on identical lines would suffer the same fate at their hands.

On a show of hands the amendment was declared carried by a majority but when it was put to the vote as a substantive proposal there were equal votes. A division was asked and 21 voted for and 19 against the proposition.

Principal R. P. Pranjyee, as recommended by the Syndicate proposed some amendments of the regulations regarding the transfer of students from one College to another. Mr. B. V. Mehta seconded the proposition. The proposition was accepted.

Regulation No. 7 as amended stood as follows:—

Except in the case in which (i) the parent or guardian with whom the student had been residing is transferred to another district, or (ii) a change of air for the improvement of the student's health has been recommended by a recognised medical practitioner, no student shall transfer himself from one College to another during the course of a term in the case of such transfer it would be necessary to consider the days kept in more than one College to enable the student to make the necessary number of attendances for that term.

The following new regulation was added:— During the first year of the University course no student shall transfer himself from one College to another except in the case in which (i) the parent or guardian with whom the student has been residing is transferred to another district, or (ii) a change of air for the improvement of the student's health has been recommended by a recognised medical practitioner, if as the result of such transfer it would be necessary to consider the days kept in more than one College to enable the student to make the necessary number of attendances for that year.

Dr. Harold H. Mann moved for several changes in the constitution of Boards of Studies. Under the amended regulations there would be no board of studies for Sindhi,

but there would be for Pali and Avesta and Pahlavi. Another amendment said that provided no member of a board objected to such a course, any item of business before a Board might, at the discretion of the President, be disposed of by correspondence. It was also provided that the quorum of a joint board meeting must include a full quorum of each Board represented, no member present being counted on more than one separate quorum. Dr. Mann then moved several propositions for altering the University regulations as to make it possible for certain elections being held by post.

This concluded the business before the meeting.

MARRIAGE SHAMIANA BURNT DOWN.

RS. 15,000 DAMAGE.

Some excitement prevailed yesterday afternoon, by the outbreak of a fire in front of the firm of Original Desai and Company, in a shamiana recently erected for the marriage ceremony of the daughter of one Kanji Kasundas, a Bania merchant. The fire which was said to have been caused by the electric fuses which were running along the roof was first detected by one Narayan Hari, who seeing some electric fuses burning over ran to the Gaiety Theatre and raised the alarm. Before however, the fire engines from the Fort, Bhuleshwar, and Manji could arrive on the scene, the fuses had rapidly burnt right round the mandap and set all the bunting and other decorative materials ablaze, and practically destroying the entire shamiana. Only the fire engine under Mr. Williams was requisitioned and after playing on the smouldering wood and cloth for about ten minutes had the burning embers entirely extinguished. It was very fortunate indeed that the fire was so soon brought under control, for having occurred in a locality where the buildings are so old and numerous and closely situated near one another, a good deal of damage would have been caused had the flames spread on to an adjoining roof. The mandap was very prettily got up and tastefully decorated with flags, Chinese lanterns and coloured electric lights and the marriage ceremony was to have taken place on Sunday night. There were numerous sofas, settees, cushions and chairs, and beautiful large chandeliers hung from the roof. The entire mandap was worth about 30,000, including the furniture, and the damage done to it by the fire is estimated at about Rs. 15,000. Being a busy locality a large crowd had gathered on the scene and the traffic had to be hauled up for some time.

BOMBAY AMUSEMENTS.

THE EXCELSIOR.

Every one who was in Bombay a few months ago remembers the great film at the Excelsior, "Les Miserables," and the sensation which its production caused. The new film which is announced at the same theatre for the coming week promises to make an even greater stir. "Germinal" is an adaptation for the film of Zola's great study of the miner and his daily life, produced by Pathé, who were responsible for "Les Miserables." In the latter film, it will be remembered, the part of Jean Valjean the convict was magnificently acted by M. Henri Krauss, and the same finished artist takes the leading part in this new film, a fact which in itself is sufficient to guarantee the quality of the acting. The story is one of the most powerful in European literature, a masterly analysis of the thoughts and the passions of the working classes, and though the scene is localised in France, the actors in the drama are types which apply to all times and all lands. The film is a long one, and half will be shown this week and half next.

AMERICA-INDIA CINEMA.

There are several good pictures to be shown here to-night. The outstanding feature is a pictorial representation of some of the most humorous scenes from Dickens' "Pickwick Papers." No other novel by Dickens is perhaps so popular with the English speaking public, and this remarkable production, in which great pains have been taken to ensure correctness in every detail, ought to gain the approbation of all intelligent spectators.

For lovers of drama there is a good picture this week in "For Valour," the story of a girl's two soldier-lovers. "Tonbolini Ballet Girl" is sure to send all into fits of laughter.

ALCAZAR-CINEMA DE LUXE.

Yet again with his mystical and mysterious show, and Miss Sadie Williams, concluded their engagement at the above Hall last evening, and to night another complete change will be given both artists and pictures. We are to have "Glo" the novelty dancer, and Ragtime merchant, who has just received a budget of new songs.—The very latest American "Rags." Miss "Violet" is a soubrette and dancer; "Joe" is a "Coster Comedian" and the "Sherids" are a Comedy Duo and are staging a screaming farce, quite new to Bombay. The Pictures will include a cinema masterpiece—"Forgiveness" a drama to be shown in two parts, by all accounts a great production. Tickets of a Tub a screamingly funny film and Pathé's Gazette complete the programme for to-night. The Alcazar is now under new management, but the same direction. The seating in different parts of the 'House' has been rearranged, so that all Patrons are ensured of getting a good seat at a moderate price and a really good first class evenings enjoyment.

PARSI CYCLING CLUB.

A cycle run to Mahul (via Coorla) will take place on Sunday the 23rd instant. Members will start from the Victoria Gardens at 7 a.m. (S. T.), arriving at Mahul at 9 a.m. and on return will breakfast at Mr. Phiroze M. Dastoor's (Optician) Bungalow, at Anik.

COMMANDER-IN-CHIEF IN BOMBAY.

REVIEW ON THE MAIDAN. REMARKS TO THE TROOPS.

Yesterday morning H. E. Field Marshall Sir O'Moore Creagh, who arrived in Bombay on Thursday, to inspect the Bombay Brigade before completing his tour of inspection on the Malabar Coast and returning to Delhi, held a parade of all troops, regular and volunteer, now in Bombay. The parade as is customary on such occasions took place on the Maidan and review order was worn by the troops who began to arrive on the ground at about 7-30 a.m. The regulars from Colaba were the first on the ground and comprised the Royal Garrison Artillery about three hundred strong and four companies of the Sherwood Foresters with their band. The Indian regiment at Santa Cruz, the 95th Russell's Infantry, did not come to Bombay for the parade, as the Commander-in-Chief inspected them in their own quarters yesterday afternoon, but a detachment of this corps under a Jemadar formed a cordon round the review ground.

At the Saluting Point on the Cruickshank Road side, of the Maidan, an enclosure had been erected which contained a flagstaff with the Union Jack unfurled at the mast head. The regular troops formed up on the Marine Lines side of the ground facing the Saluting Point and looked extremely smart in their white uniforms in the clear morning air. Behind them was stationed the hand of the Sherwood Foresters, who had been joined by the band of the 2nd Rajput, the only representatives of their corps at the Marine Lines Barracks, as the Regiment is at present on duty in the Persian Gulf. Soon after this a somewhat meagre detachment of the Bombay Light Horse, commanded in person by Lieut.-Colonel Sir Henry Procter, arrived and took their stand next to the Artillery men nearest the Gymkhana end of the ground. The paucity of their numbers is to be explained by the fact that as yesterday was a mail day, it was impossible for a great many, who would have attended otherwise, to be present. The last detachment of troops to march on to the ground and take up the position was the Bombay Volunteer Rifles, four hundred strong including two companies of cadets and the Cyclist Corps. Lieut.-Colonel Dunlop led his men, whose numerical strength had also been interfered with by the arrival of the mail, to the Dhoobi Talao end of the Maidan, where they took up their position on the left of the Sherwood Foresters.

COMMANDER-IN-CHIEF ARRIVES.

By about eight o'clock a fair number of spectators, including many ladies on foot and on horseback, had congregated to watch the review, and outside a second cordon of Police, under the superintendence of Inspector Chapman, was a large number of the general public. Near the Saluting Point were a number of officers whose diversity of badges and sword straps proclaimed them to be attached to the staff. General Gorringe, commanding the Bombay Brigade, attended by Major Brown, General Staff Officer and Capt. Milward, Sherwood Foresters, Aide-de-Camp, took up their position in front of the Brigade which was extended in line. Just after eight o'clock a small cavalcade, which came at a sharp canter out of the trees in the Waudby Road heralded the approach of the Commander-in-Chief, and after a short blast on the bugle had given the order for the General Salute as Sir O'Moore Creagh, General Peyton, his Military Secretary, and Capt. Bruce, 53rd Sikhs, his aide-de-camp escorted by two sowars and a Naik of the Governor's Bodyguard galloped over the intervening turf to the Saluting base. The whole body of troops came to the "present," their bayonets glittering brightly in the sun, and while the band played the General Salute, the Union Jack fluttered out from the top of the flagstaff. His Excellency acknowledged the Salute and then followed by General Gorringe and his staff inspected the ranks while the combined band played.

THE MARCH PAST.

The inspection being over, Sir O'Moore Creagh returned to the Saluting Point and the troops formed up in order of precedence for the march past. First came the thirty oddmen who represented the Light Horse, while the troops on foot followed in column. The Royal Garrison Artillery who looked remarkably spick and span and marched well consisted of the well known tune of the British Grenadiers, which they share with all Grenadier and Fusilier regiments. Three companies of the Artillery men were followed by a detachment of Indian troops, attached to the Artillery, whose red-tipped head-dress, above frontier elf-locks and whose murderous-looking sabres, which suggested the *tubars* of Mogul days, lent an uncanny air to the proceedings. This finished the artillery and then came the Sherwood Foresters, with swing, to the inspiring air of their own march past, and as their four companies passed the base, where sat the quondam Colonel of the regiment one might have said that they had reached the perfection of smartness in marching. The Bombay Volunteer Rifles followed in the last people to pass the Commander-in-Chief, and looked smart had not the cadet companies neglected to maintain anything like a straight line. The troops once more marched back past the Saluting base in quarter column, after which the Light Horse detachment, first trotted past and then galloped past to the tune of "Bonnie Dundee."

REMARKS TO TROOPS.

Sir O'Moore Creagh then ordered all troops to draw into formation of a square and made a short speech in which he congratulated all troops present on their appearance on parade. His Excellency had noted with pleasure the steady marching of the Royal Garrison Artillery and was

pleased to witness the all-round smartness of the Sherwood Foresters which was his old corps. It was forty-seven years ago, said the Commander-in-Chief, since he had entered the Sherwood Foresters as a subaltern, and he had been Colonel of the Regiment. Speaking especially to the Bombay Volunteer Rifles, Sir O'Moore Creagh said that he was pleased to see such a good turn out of men in spite of the fact that it was mail day. The Commander-in-Chief spoke separately to all the officers of the B. V. R. As His Excellency was turning to remount his horse, he noticed Risaldar-Major Khan, who is now in the service of the G. I. P. Railway, but who was formerly one of the late Queen Victoria's orderlies, standing near the Saluting Point. Sending for the Risaldar-Major, he shook hands with him and spoke a few words. After this, His Excellency and staff rode away and the troops dehiled off the ground to their various destinations. During the review were continually being taken.

As announced in our yesterday's issue it was expected that the Commander-in-Chief would pay a visit to the Government Dockyard yesterday afternoon, but yesterday morning, our representative was informed that this would be extremely unlikely as His Excellency was receiving several friends at the Taj Mahal Hotel. The police officials and other authorities at the Dockyard had unofficial news of the likelihood of a visit at 4-30 p.m., when it was expected that the Commander-in-Chief would go aboard the R. I. M. S. Dufferin which is lying at the North Wall. His Excellency and staff motored to the Dockyard and were received there by Commander Lumsden, R.L.M., Port Officer, with whom they made a brief inspection of the Dufferin. After this visit, which was a private one, the party returned by motor to the Taj Mahal Hotel. Last night, Sir O'Moore and Lady Creagh, accompanied by His Excellency's staff left Bombay by special train for Delhi.

VICEROY'S VISIT TO ORISSA.

QUESTION OF SEPARATION OF ORISSA.

(ASSOCIATED PRESS.)

CALCUTTA, Nov. 21.

Some disappointment is being expressed by educated Oriyas in Cuttack that the local authorities have directed that no allusion is to be made to the separation of Ganjam from Orissa in the address which is to be presented to the Viceroy on the occasion of his visit to that town on the 28th instant, this being the first occasion in the history of Orissa that a Viceroy has favoured it with a visit. People had hoped to be able to represent their grievance to Lord Hardinge direct.

RESIDENCY GARDEN PARTY.

DEPARTURE FOR KOLAR.

(ASSOCIATED PRESS.)

BANGALORE, Nov. 21.

The garden party at the Residency yesterday afternoon, was one of the most brilliant functions of its kind ever held on those charming grounds. About three hundred guests were present and their Excellencies moved amongst them for quite an hour. The band of the Cameron Highlanders and their pipers as also the band of the 108th Infantry gave a generous discourse of music during the evening. The Viceroy met all Indian military officers of the brigade and those of the Mysore Imperial Service Lancers and returned their sword halt salutations individually. Many leaving English and Indian ladies and gentlemen were presented to their Excellencies.

The final function at which the Viceroy was present before leaving for Kolar last night, was the ball given by the officers of the 101st Grenadiers at the United Service Club.

Before yesterday's garden party the Viceroy received a deputation of the leading Mohammedan gentlemen of Bangalore headed by the Hon. Khan Bahadur Haje Ismail Saib who expressed gratitude for His Excellency's recent clemency and the benefits derived from the British Raj generally.

The Viceroy and staff with Sir Hugh Dally left for Kolar at 11-50 last night directly after the ball given by the 101st Grenadiers.

CALCUTTA HOUSE SEARCHES.

SUSPECT QUESTIONED ABOUT COLLEGE SQUARE MURDER.

(ASSOCIATED PRESS.)

CALCUTTA, Nov. 21.

Four days ago a Bengali youth named Manindra Kumar Roy, residing at 42-2, Sikdar Bagan Lane, in the jurisdiction of the Shampukur Thana, was made to appear before the Deputy Commissioner of Police at Lal Bazar and closely questioned in connection with the College Square Murder and his association with certain political suspects. On Wednesday morning the Deputy Commissioner with Inspector S.C. Mukerji and Sub-Inspector N. Nozudmar of the C.I.D. and Inspector Bajpaj of Shampukur Thana searched the house of Manindra Kumar Roy on the strength of a search warrant issued by the Chief Presidency Magistrate under the Explosives Act. After a close search lasting for about an hour the police withdrew, without seizing any articles.

Another house, that of Satya Charan Chuckerbutty, at 181-3 Lower Circular Road opposite the residence of Monindra Kumar Roy was simultaneously searched for explosives but nothing was found.

Other houses in the jurisdiction of the Shampukur Thana are reported to have also been searched but nothing was seized.

The special branch of the Calcutta C. I. D. under the direction of Mr. Lowman, Deputy Commissioner of Police, was busy day before yesterday morning, searching several houses in the northern quarter of the town in connection with the recent letter bombs one of which exploded and injured Colonel Muspratt Williams in charge of the Explosive Office during examination.

INDIAN SPECIE BANK.

(Continued from page 10.)

and inquiries made through them as to the position of the Bank but he had taken no interest at all, he had not written to the directors asking for an explanation and he had not taken any step, the fact was he was brought forward by designing persons.

A DOMESTIC TRIBUNAL.

Then it must be borne in mind, Mr. Setalvad continued, that there was a distinction in a petition made by a creditor and a shareholder. The authorities had made it by the articles to start with and those provided for him certain remedies and steps and therefore he had a domestic tribunal, created by the articles, that was, a meeting of shareholders and it was within their competence that if they desired to wind up they could do so. It was true in law he was not prevented in coming to Court but he submitted that in such a case the Court would not be willing to act at the instance of a shareholder. He had done nothing in the domestic tribunal. The case of a creditor was quite different; he was not the owner of the institution but a depositor and his position was therefore different and he was entitled to a greater consideration by the Court than a shareholder was.

THE BANK'S ALLEGATION.

For some time attempts had been going on, Counsel continuing his address said, to find out somebody who would agree to put his name to the petition and he was in a definite position to prove that attempts were made with various parties.

Counsel then addressed the Court on the legal aspect and submitted that in a petition coming from a stray shareholder the Court should take great care and caution before making an order for winding up. As he had said, they should ascertain what the petitioner had at stake. If all the capital was eaten up and everything gone and he stood to get nothing, what was at stake and what was the object of these proceedings. One could understand if he was seeking assistance for some tangible object. He said the petition was not bona-fide and the Court had to weigh that when it considered that he said he would not get a pie, but would have to contribute if winding up was ordered. If he was afraid of further losses, he might sell his shares in the market. Counsel submitted this was really an attempt to abuse the process of law, which might result in benefit to no one but would do incalculable harm to a good number of people in this Presidency. Under the circumstances would the Court order the winding up.

PREPARED TO BUY UP SHARES.

Mr. Setalvad next cited several authorities and said his clients were quite prepared to buy up the petitioner's shares at full value—and that was all his concern.

His Lordship: Well then I will find every shareholder presenting a petition to me against you to compel you to buy up his shares and I will not encourage that. Your shares are quoted at 32 at present and the shareholders will come ten times in number every day to compel you to buy up at 50.

Mr. Setalvad said he wanted to show the bona-fides of the petitioner. If he was given an opportunity to cross-examine the petitioner, he would show that in a very short time. He had the domestic forum. His Lordship: The domestic forum may be difficult to work.

Mr. Setalvad: That would be a good ground for him. He could then state that he had taken all steps and he had failed.

Continuing, Mr. Setalvad said the petition fell under section 128 of the Companies' Act and no ground as provided in that Section had been made out.

In conclusion Mr. Setalvad once again summarised the facts relating to the Banks position and said an order for winding up would be monstrous in this case. There would be a forced sale of securities and that would be hazardous. If an order were made on this petition, counsel submitted it would be disastrous for the mercantile community in a large city like Bombay. Then if at the hearing the allegation proved to be untrue who would be answerable to pay the damages? He stood to lose nothing while incalculable harm would be done to the institution. The Court must, therefore, weigh all these circumstances before making the order. He asked the Court to stay all further proceedings. He further asked the Court to see the present state of the financial market and said it would be hampering the management if such a thing were allowed to proceed. If the allegations in the petition were correct no harm would be done by a short postponement and he asked the Court to investigate the matter before proceeding further. He further submitted that this was a fit case for consulting the wishes of the shareholders who had a right to be consulted. The Court had power to do that under the Act.

THE COURT'S ORDER.

His Lordship then passed his order without calling upon the other side to reply. He said he was extremely reluctant to make any order which might have a tendency however remote to bestir the financial position of the Bombay market already very sorely disturbed, but when a petition of the kind that was now considered was presented to the Court, the Court had certain duties to perform and they must be performed even though the consequences of that might be unpleasant or disturbing. It must be remembered that they were not considering the question of winding up of the Bank, but they were considering whether the petition should be accepted and a day fixed for its hearing. Mr. Setalvad had in his very elaborate address asked the Court to stay proceedings, to stay the advertisements and to fix a day for investigating the allegations before admitting the petition. The only question to consider for the Court was, whether the Court should admit the petition and proceed as prescribed by the rules and the Companies Act. His Lordship had before him a petition with allegations of gravity of which could not be exaggerated and the allegations made by the petitioner therein seemed to His Lordship to be derived from sources fairly well acquainted with the methods of the Bank's working. In conformity with his promise, he had given the Bank an opportunity of being heard and said fully explaining the allegations whether the

Court should stifle with the petition. Assuming that to be incorrect and an exaggerated statement of what had they got in the amounts made by Mr. Setalvad. The fact that at present at the directors of the Bank there was a position of considerably over two crores, were due to depositors and 75 of holders monies they had in their pockets. The Bank thus had two crores 15 lakhs public money in trust with it and had that money been used during the year, Bank had been in existence. It was admitted that two crores worth of silver had been purchased with the Bank's money of monies raised with the responsibility of the Bank on names of constituents, and when asked to give those names, Mr. Setalvad had given names of two obscure Marwadis, at any rate out of Bombay. His Lordship was told that there were others but their names the manager could not recall. His Lordship had made no secret of his view in course of the argument that that statement he found difficult to accept. It was denied by Mr. Setalvad but affirmed at the same time by the petitioner that the Bank held two crores worth of silver. That required investigation.

UNADULTERATED SHARE SPECULATION.

Then they had the other admitted facts; for instance from a capital of seventy-five lakhs, the Bank employed fifty-five lakhs in unadulterated joint stock shares, speculation. That was nothing short of a gamble in the future rise or fall in the prices of shares and the 55 lakhs were used for the purpose of buying and selling shares, with the result that whatever profit be on paper, the majority of brokers might not have paid fully, they might have paid a dividend or not at all. Then they had the admitted fact that there was an advance of nine lakhs on Petit shares. On 30 shares, Rs. 3,100 were advanced on each and those shares to-day stood at somewhere near Rs. 2,100. That indicated whether the Bank was either prudent or cautious in scrutinising the shares and advancing the loans. Then there was an admitted loss on that transaction. What else could it be but that it resulted in large losses? Then they had the fact that the bills and pro-notes to the extent of sixty lakhs were outstanding. They were told there were securities. It was necessary to scrutinise those securities because in a recent proceedings, His Lordship was told by a responsible auditor in whose bay that he considered a pro-note signed by any one in Bombay a security and he found the same auditor to be the auditor of this Bank. Then they found that 30 lakhs were advanced on bills and pro-notes against which the Bank held no security and they had this fact admitted that the directors were borrowing monies from the Bank although in the balance-sheets the item of directors' liability being stated as nil was justified by the fact the loans were made in other names and they were secretly guaranteeing the loans. It seemed to His Lordship that the petition and the knowledge though he was not quite accurate in referring to one particular company as the syndicate.

As His Lordship had said the only question for the present before him was whether he should stifle the inquiry or admit the petition. The allegations were grave and the circumstances disclosed rendered it to his mind highly desirable that an investigation should take place. If the result of the investigation proved to be satisfactory, it would also be satisfactory to the directors and the shareholders and the creditors that the Bank had emerged from the injury scatheless and they would have the opportunity of placing before His Lordship all the materials and all the facts relating to the Bank.

His Lordship accordingly admitted the petition and fixed its hearing for the 8th December.

QUESTION OF PROVINCIAL LIQUIDATOR.

Mr. Desai then said there were several other supplementary prayers including the prayer for a provisional liquidator.

His Lordship said he did not think that the going on with the Bank's business should be disturbed. The Bank should go on continuing its business and making its liabilities and it might be that on the 8th December the Court might come to the conclusion that the business of the Bank need not be disturbed. So that he would suggest that if a provisional liquidator was to be appointed, he should be appointed with direction to employ two independent accountants to report the Bank's position just before the hearing and that he should not interfere with the Bank. His Lordship suggested the name of the acting Administrator-general Mr. Basil Lang as the provisional liquidator, observing Mr. Sethna could not be appointed owing to the relations that existed between the Credit Bank and the Specie Bank.

Mr. Setalvad objected to the term "provisional liquidator" being used but he was agreeable to any other officer of the Court being appointed to exercise control over the accounts so that they might not be Bank's accounts.

After some discussion, the matter was adjourned until to-day to enable Mr. Setalvad to state to the Court whether he was agreeable to the petitioner's attorneys remaining in charge of the accounts on the attorneys undertaking not to inspect the Bank's books or whether he agreed to a provisional liquidator remaining in charge.

The situation in the financial market became very acute yesterday and caused great anxiety to commercial people as soon as it became known in the city that an application to wind up the Indian Specie Bank Limited, the leading Indian Banking institution in the Presidency, was being made to the High Court at the instance of a shareholder.

There was a tremendous run on the Indian Specie Bank, so much so that brass tokens were exhausted and the Bank authorities had to issue stamped paper receipts in exchange for cheques.

As the Bank's books were taken to Court for the purposes of the proceedings, it was found impossible to make payments, and the anxious depositors were asked to wait. After the proceedings were over, the directors immediately held a meeting to consider the desirability of an appeal against the order admitting the petition and as they did not like to take the responsibility of payment, they sent word to the deputy-manager to state to the depositors that they would make payments to-day after obtaining a definite order from the Court to that effect.

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PUBLIC ENGAGEMENTS.

TO-DAY.

Bandmann Londoners, "Step this Way," Royal Opera House, 9-15. Special Evangelist Service at the New Hall, opposite Watson's Annex, Apollo Bunder, at 6-30 p.m. Subject—"The Blessed Hope."

SUNDAY, November 23.

Special Evangelist Service at the New Hall, opposite Watson's Annex, Apollo Bunder, at 6-30 p.m. Subject—"The Next World Kingdom in the Light of Prophecy." The Outcome of the European Struggle." Indian Co-operative Naval and Trade Co., Ltd. Meeting of Shareholders, 5-30 p.m. S.T. at the Framji Cowasji Institute.

MONDAY, November 24.

Bombay Municipal Corporation, 3-40. New Mofussil Company, Ordinary General Meeting 27 Humam Street, 3-30. Miss Maud Allan and the Cherniarsky Trio at the Royal Opera House, 8-30. Bandmann Londoners, "Step this Way," Excelsior Theatre, 9-15.

TUESDAY, November 25.

Ahmedabad Electricity Company, Statutory Meeting Home Street, 5. Miss Maud Allan and the Cherniarsky Trio at the Royal Opera House, 8-30. Bandmann Londoners, "Step this Way," Excelsior Theatre, 9-15.

DAILY.

Excelsior Cinematograph, Novelty Theatre, 6-30 to 8-30; to 9-30; and 10 to 11-30. America-India Cinematograph, Charni Road, 7 to 8-30 to 9-30; and 10 to 11 p.m. The Alcazar, Cinema de Luxe 6 p.m. and 10 p.m. The Gaiety Theatre, 6-30 p.m. and 7-45 p.m.

THE BOMBAY CHRONICLE.

November 22 1913.

THE HIDDEN CANCER.

The work of the newly formed Royal Commission on Venereal Diseases to "inquire into the prevalence of venereal diseases in the United Kingdom, their effects upon the health of the community, and the means by which those effects can be alleviated or prevented, it being understood that no return to the policy or provisions of the Contagious Acts of 1864 and 1869 is to be regarded as falling within the scope of the inquiry," will be followed with the keenest interest by all concerned with the social, medical and physical well-being of the nation. The problem is one that closely concerns the domestic affairs of all nations, and every part of the British Empire is bound to be affected by the findings and recommendations of the Commission. That we have the problem in India none would doubt who has had any close relations with the life of the people, especially on the medical side. The need for some such enquiry has long been felt, and now that the Government have sanctioned such a Commission it is to be hoped that all possible assistance will be granted to them in their delicate task. In view of the work to be done it is interesting to note that Germany has already made great headway in the subject, largely as the result of the energetic action of the German Society for Combating Venereal Diseases (Die Deutsche Gesellschaft zur Bekämpfung des Geschlechtskrankheiten). For eleven years this Society has been at work, having been founded in October 1902 by Professors Blaschko and Neisser. In its endeavours to fight this evil the members have been loyally supported by the medical profession, members of the bar, and the commercial as well as the educational authorities. Had the Society not enrolled a strong body of members representing almost every interest in the country it would have been impossible to have carried on the work with half the success that has attended it. It has already spread its roots into no less than thirty-one centres, and each one of these has done active service in the past ten years. The evils of venereal diseases have been accepted for they are too widespread to leave any in doubt, and the Society has devoted its time to the development of educational methods by which the evils could be impressed on the people with a view to their sympathetic assistance. Judging by the report which was issued some time ago the Society has every reason to be justified with the progress already made. The restrictions and strictures which were imposed by the original provisions of the German Insurance Act have been removed.

At the recent medical congress held in London the majority of the representatives were strongly opposed to the placing of any penalty on the sufferers from this cause, and it is not likely that the Commission now at work will introduce any such penalties, otherwise they will defeat the end they are working for. At the same congress one of the resolutions adopted by all sections was to the effect that the authorities ought "to make systematic provision for diagnosis and treatment of all cases of syphilis not otherwise provided for." In many of the hospitals the doctors have refused to take in patients in the early stages, when the disease is most infectious, on the ground that there was no adequate provision for isolation, while the treatment of the disease in its later stages was practically useless. The German authorities have steadily increased the number of available beds

and have opened special departments for the treatment of sufferers. They have succeeded in inducing the universities to establish chairs of venereology and to make the subject compulsory in the medical curriculum. All classes, the students of universities and the employees of factories, the youth of the country have been kept in view by the Society and by means of lantern lectures, warning leaflets, weekly and monthly publications, collections of wax models, etc., the scientific and social aspects have been placed before them. There has been an increasing demand on the part of the medical profession that this subject should be treated in a more practical way, and that due warning should be given to youths of the dangers that they may incur. The German Society has already issued over seven millions of pamphlets suitable for the use of either sex. There are certain fallacies, which, it is to be feared, have not been without some measure of support from the doctors, that it is absolutely necessary should be exposed if there is to be the desired change in the relation of people to this subject, and the British Commission will doubtless lose no time in making plain to the people of the Empire its opinions on these fallacies.

In Germany there has been definite State action in the matter as well, and this has assisted the Society. Then, too, the Society has enlisted the sympathy of the whole German press, "which is now entirely on its side, and prints, instead of the former dark insinuations which still further obscured the mind of the ignorant public, a frank and open summary of the opinions of the best known experts on many difficult and much debated hygienic problems."

As Lord Morley said in addressing the International Congress it would be sheer moral cowardice to shrink from making a serious enquiry into a subject which the subject has been made more public it will be easier for the doctors and others to take a more active part in the campaign against it. Sir Malcolm Morris speaking on this subject said "that it was a grave anomaly that the State should stretch out its long arms to protect the community from every other infectious disease, but should fail to lift a finger to protect it from a devastating pest which was more ruthless than the destroying angel." The results already obtained as the outcome of the work of the German Society raise hopes that the newly formed Commission will give material assistance in directing the forces of the country against this evil which can no longer be considered only as a personal matter but as one affecting every department of the life of the State and Empire.

THE ARMENIAN QUESTION.

The reference to the Armenian question by the Russian Premier, M. Kokovtzeff, before a gathering of Berlin journalists, and his declaration that an identity of views on the subject had already been reached between Russia and Germany, draw pointed attention once more to the affairs of a country which has long been one of the principal "danger areas" of the world. This important piece of information, though not absolutely new (it was mentioned in "The Times" correspondent at Constantinople on the 30th of last month), recalls a well-known proverb, "The Turk kills the body, but the Russian kills the soul," which used to be continually on the lips of Armenians a few years ago. In Turkish Armenia, which has been the constant scene of robberies, murders and massacres, the inhabitants were, however, allowed to retain their own civilisation, their language, their schools, and at least the absolute control of their church. In Russian Armenia, on the other hand, the church is fettered, and the national existence threatened by a policy of forcible assimilation, but the country has, we understand, recently been so well and sympathetically administered and so many improvements introduced that it is said that even the Turkish Armenians are now convinced of the comparative superiority of Russian rule and are disposed to welcome annexation to Russia. In this connection Mr. H. F. B. Lynch has an interesting letter in "The Nation" of the 8th instant, received by the mail yesterday, in which he warns England of the danger of leaving the initiative of reform to the Russo-German scheme. As a matter of fact, we are pledged by the Convention of Cyprus to resist Russian expansion in the Armenian provinces, though we have every right to call upon Turkish misrule to come to an end before we can again defend Turkish integrity. With regard to Germany's record in the matter of reform in Armenia, it will be remembered that it was she who gave the coup de grace to the proposals of Mr. Gladstone's Government, and it was her representatives at Constantinople who, during the subsequent years, dissociated themselves from the diplomacy of the other European Powers with regard to Armenia, thus stiffening the resistance of Abdul Hamid to any real scheme of reform. It is, therefore, essential in the interests of all vitally interested that the impending general settlement with Turkey in connection with the increase in the customs duties should include a satisfactory settlement of the Armenian question, no solution of which, as Mr. Lynch points out, would be calculated to contain the elements of permanence which should not be concerned, in the

first instance, with the delimitation and redistribution of the existing Government areas; and as the first step in this direction the acceptance of the principle of delimitation should be secured in uniformity with considerations to be laid down by the Powers whose interests are involved, and not by Russia and Germany alone acting in unison.

DAY BY DAY.

The Viceroy's Tour.

According to the tour programme of the Viceroy, His Excellency is due to arrive at Madura this forenoon, via Madanapam. Lord Hardinge will make a brief stay at the station and will not visit the famous temples and palaces for which this seat of Government of the ancient Pandyan Empire is justly famous. Alighting on the platform of the station, Lord Hardinge will receive an address of welcome from the City Municipality, after which the local officials and notabilities will be introduced to His Excellency. These will be the only functions in which His Excellency will participate and he will immediately depart from the station and arrive at Trichinopoly Fort in the evening. From time immemorial Madura has been the political and religious capital of the extreme South of India. It was well-known to the Greeks and Romans, being mentioned by several classical writers. Several Roman copper coins have been found in the bed of the Vaigai on which Madura stands, testifying to the city's commercial relations with Western markets in ancient times.

A Seat of Learning.

Madura was also a great of ancient Tamil learning and from the second to the eighth century A.D. there existed a celebrated university in the city. To the sightseer at the present day the principal objects of interest are the great temples of Meenakshi and Siva, Tirumala Nayak's Palace, Tirumala's Choultry, the Teppakulam Tank, the Great Banyan Tree, and the Elephant Rock. The Temple of Meenakshi ("the Fish-Eyed One," or Parvati, the Consort of Siva) and Siva, containing statues of the pair in the garb of a hunter and huntress, is famous all over Southern India and is, perhaps, the best and most imposing specimen of South Indian architecture. Tirumala's Choultry or Hall is situated outside the Temple and was erected in 1623-45 at a cost of a million sterling. The palace of Tirumala Nayak lies to the west of the Railway station. The grand dome over the throne room of this magnificent palace is 61 feet in diameter and 73 feet high and is quite unsupported by pillars.

The Visit to Trichy and Tanjore.

Arriving at Trichinopoly this evening the Viceroy will have his dinner on the train and then proceed to see the illuminations and fireworks arranged in His Excellency's honour by the townspeople. The visit to the famous Rock which dominates the city will be undertaken by His Excellency on Sunday morning. The top of the Rock is reached only after ascending nearly half a dozen flights of steps, with temples at each stage. The whole is crowned by a temple dedicated to Ganesh, whose shrine is surrounded by a gallery from which a fine view of the town and the adjacent country is obtained. His Excellency will be presented with an address of welcome by the City Fathers in the thousand-pillared Mantapam or Hall of the famous temple of Sriranga Swami situated on the island of Srirangam adjoining Trichy.

A Famous Temple.

The temple is one of the largest and richest temples in Southern India and is surrounded by no less than seven enclosing walls and 15 gopuras. The outermost wall, which is 20 ft. 8 in. in height and 6 ft. wide at the top, measures in plan 3,072 by 2,521 ft. and is built of fine cut stone. The entrance through it is by means of a magnificent gateway, built of enormous blocks of granite. After the presentation of the address, His Excellency will breakfast on the train and then attend divine service at St. John's Church, after which he will entrain for Tanjore, which he will reach the same afternoon. Here visits will be paid to the Schwartz Memorial Church and the famous Brahmishwar Temple, which was erected by the Chola King Rajaraja (1023-1044 A.D.). Outside the temple there is an image of Nandi, or Siva's bull, carved out of a solid block of black granite, measuring 16 ft. in length, 12 ft. in height and 7 ft. across and estimated to weigh 25 tons. His Excellency will next take tea in the Sivaganga gardens and leave Tanjore in the evening for Madras.

The Mexican Outlook.

The latest telegrams from Mexico do not make the situation in that disturbed country any the clearer. Huerta, who is displaying statesmanship of no mean order though he occasionally speaks and acts somewhat theatrically, shows no signs of yielding, while the United States seems to desire the effects of compulsion without the

will to apply it. In the meantime there is a steady influx of foreign warships into Mexican waters; foreigners are taking active precautions for defence; and, as Reuter puts it, there is much speculation as to President Wilson's "next move." President Wilson has declared he wants peace, but he may be reminded that a policy of waiting undecidedly on events has too often ended in war under the present conditions. He has tried to demonstrate to Huerta that the Powers are in sympathy with the United States, but the Mexican President appears to be as obdurate as before.

If there is War. Is Mexico, then, on the eve of war? President Wilson may be certain that if it is his intention really to resort to armed intervention he will involve the United States army in very difficult and protracted operations. Mexico is a huge country and the Mexicans have been engaged in partisan warfare for decades. They are a wiry race, and the American troops will have to operate against an intangible horde of dangerous "mosquito" enemies. As we found to our cost in South Africa, nothing is more disastrous from a moral and economic standpoint than the attempt to coerce a guerilla enemy in a wide sweep of country. It will mean, as it did with the English, devastation and attrition, and it is doubtful if the United States will be able to end active hostilities in less time than Britain reduced the Transvaal and the Orange Free State. It is very doubtful if the Americans' Manila experience will stand them in good stead, since the Mexicans are just as well armed as the United States, and have at their disposal twenty times as much war-lore in the guerilla sense.

Indians in England.

We learn from the mail papers that among the recipients of prizes at the beginning of this month at the Royal Army Medical College in Grosvenor Road, S. W., Lieut. A. K. Sinha, of the Indian Medical Service, was awarded the Ronald Martin Gold Medal, and Lieut. S. S. Sokhey, of the same service, obtained the Frayrer Prize. We also learn that of the nine gentlemen appointed by the Secretary of State to be Assistant Engineers in the Indian Public Works Department, in addition to the twenty-three selected in June last, only one, Mr. B. L. Subarwal, is an Indian. It is also of interest to hear that a young Indian golfer, Mr. H. S. Malik, has come to the fore at Oxford University. From a report of a match with the Sunningdale Club the other day, "India" learns that Jack White, the Sunningdale professional, who followed Mr. Malik part of the way round, was much impressed by his long driving and brilliant putting.

Libel Suit against "The Times."

A day or two ago a Calcutta telegram reported that Mr. Rasul had decided to bring an action for libel in the Calcutta High Court against "The Times" newspaper. It will be remembered that, commenting on the refusal of the Government of India to sanction the appointment of Mr. Rasul and two other gentlemen as Calcutta University lecturers, "The Times" made the statement that the refusal was due to the fact that "their connection with sedition was incontestable." In connection with this Mr. C. C. Ghose writes to "The Times" of Nov. 1, protesting against the statement and sums up the career of the three gentlemen, who are all members of the English Bar, as follows:—

Mr. Rasul is an M. A. of Calcutta and a B. C. L. of Oxford, and beyond the fact that he is a sympathiser with the Indian National Congress (a body which in recent times has been blessed by "The Times") there is no other, and there cannot be produced any evidence, documentary or otherwise, of his ever having been guilty of sedition.

Mr. Subarwardy is an M. A. and a Ph.D. of Calcutta. He is a scholar buried in his books, and except for the fact that he is a warm supporter of Turkey in her recent struggles in the Balkan States, and has been one of the organisers of the Medical Mission to Turkey, there is similarly no other evidence of his seditious views and tendencies.

City Mortality Returns.

During the twenty-four hours ended at six a.m. on Friday, Bombay City showed a clean bill of health as regards plague, cholera and small-pox, no fresh attacks or fatal cases from any of these diseases being reported at all. The total mortality from all causes during the above period was 75, as compared with 98 for the corresponding period of last year and 87 for that of the year before. Out of a total of 2,268 rats caught by the Municipal rat-catchers on Thursday nine were found to be plague-infected.

ALL-INDIA WEATHER.

(ASSOCIATED PRESS.)

SIMLA, Nov. 21.

The only rainfall of importance reported this morning is one and a half inches at Waltham and Negapatam, and three quarters at Belgam. The weather is slightly disturbed in Kashmir and the Punjab. Forecast:—Some light precipitation in the extreme north.

THE MEXICAN TROUBLE.

MEETING OF CONGRESS.

WHOLE-HEARTED CO-OPERATION PROMISED HUERTA.

(REUTER'S TELEGRAM.)

MEXICO CITY, Nov. 21.

President Huerta's message to Congress was most terse. The Chairman replied assuring him of the whole-hearted co-operation of the Congress which was inspired by love of the fatherland. Twenty-seven Congressmen were absent, of whom twenty-four were Catholics. All the diplomats attended except Mr. O'Shaughnessy. President Huerta's staff wore side arms, violating the law forbidding soldiers to appear in the House armed.

U. S. A. PRESIDENT STILL SILENT

(REUTER'S TELEGRAM.)

WASHINGTON, Nov. 21.

The Government believes that President Huerta's power is crumbling. President Wilson is absolutely silent regarding the future programme as its publication would impair its efficiency.

BOTHAS-HERTZOG CRISIS.

DRAMATIC SCENE ENDS IN NOTHING.

(REUTER'S TELEGRAM.)

LONDON, Nov. 21.

The South African Party congress opened yesterday, being attended by delegates from all parts of the Union. Congress discussed the Botha-Hertzog crisis. Both leaders spoke eloquently, summarising the situation from their respective standpoints and were warmly cheered. General Botha defended General Hertzog's expulsion and repudiated the suggestion of a personal quarrel.

A dramatic scene ensued when General Botha sat down and General Hertzog advanced to reply. He agreed that a personal quarrel did not exist and added that he was quite prepared, on personal grounds, to give General Botha his hand. The followers of Botha shouted "Do it Now," but when the cheers had subsided General Hertzog said he so mistrusted General Botha's politics that he would be obliged the next minute to withdraw his hand.

The day's proceedings ended without prospect of a reconciliation.

SIMLA NEWS.

(ASSOCIATED PRESS.)

SIMLA, November 20.

The Hon. Mr. Syed Ali Imam left Simla for Bankipore and Calcutta to-day. Sir Robert Carlyle leaves for Delhi on the 30th instant.

Other Hon'ble members except Sir Harcourt Butler who is at Delhi are now touring in different parts of the country. The usual notification directing the Viceroy's Council to meet at Delhi will be issued on Saturday next.

BAND AT THE VICTORIA GARDENS.

By kind permission of Lieut.-Colonel F. A. Smith and officers the band of the 2nd Q.V.A. Rajput L. Infantry will play the following programme of music at the Victoria Gardens under the direction of Mr. A. W. Maltigani Bandmaster commencing at 5-45 p.m. (S.T.) with admission free.

MARCH—I can't reach that top Note...Hume
OVERTURE—Fra Diavolo Auber
VALSE—The Merry Widow Lehar
SELECTION—A Gaiety Girl Jones
SONG—From Marta Floten
VALSE—Venus on Earth Lincke
FANTASIA—Rose D'Amour Bleger
IRISH PATROL—St. Patrick Pitt
DANCE INTERMEZZO—Sunbeams Lane
God Save the King-Emperor.

BAND AT BANDRA.

By permission of Lieut.-Col. T. W. Bonner, V.D. and Officers, the Band of the 1st Battalion, G. I. P. Ry. Volunteers, will play the following programme of music at the Bandra Point, on Sunday the 23rd November 1913, commencing at 5-45 p.m. (S.T.) under the direction of Mr. Hugh B. Mitchell, Bandmaster.

MARCH—Territorial Blankenbuz
OVERTURE—Morning Noon and Night Supper
VALSE—The Pink Lady Carr
GRAND SELECTION—Faust Gounod
SONG—(Cornet Solo) The Rosary E. Nevill
MORCEAU—Salut d'Amour E. Egar
DESCRIPTIVE PICTURE—A Hunting Scene. Bacalossi.
God Save The King-Emperor.

'BOMBAY CHRONICLE' FUND.

FIFTH LIST OF SUBSCRIPTIONS.

TOTAL TO DATE: RS. 12,232.

Yesterday's list of subscriptions to "The Bombay Chronicle" Fund for the Indians in South Africa brings the total fund up to Rs. 12,232. Owing to pressure on our space we are obliged to hold over publication of the list.

All contributions should be addressed to the Manager, "Bombay Chronicle," Meadows Street, Fort, Bombay. Cheques and money orders should be made payable simply to "The Bombay Chronicle" or Bearer (not order). All cheques should be crossed.

SOUTH AFRICAN CRISIS.

DISTURBANCES ON NATAL ESTATES.

POLICE ROUT 400 INDIANS.

CANE KNIVES AND WEAPONS SEIZED.

(REUTER'S TELEGRAM.)

LONDON, Nov. 20.

The Indian position in Natal is still grave.

There have been exciting disturbances on sugar estates at Illovo, a small body of police armed only with staves routing four hundred Indians who assailed them, and arresting the ringleaders.

The police afterwards removed five trolleys-loads of cane knives and fencing standards and other weapons from the Indian barracks.

rioters offered to resume work but were informed that they could not do so until Monday.

MAIN TROUBLE ON SUGAR ESTATES.

OTHER STRIKERS RESUMING WORK.

(REUTER'S TELEGRAM.)

LONDON, Nov. 21.

A telegram from Durban says everything is quiet. All the Indians in the sanitary department and the majority of employees in the Corporation and Public Works Department have resumed work.

Recalcitrants have been arrested and sentenced to seven days' hard labour.

Indians at Kynoch's Explosive Works are dribbling back to work gradually, and strikers are resuming work on railways. Harbour tugs have full complements. The principal trouble is now on the sugar estates.

"DISGRACE TO BRITISH STATESMANSHIP."

LORD AMPHILL HOPES FOR PERMANENT SETTLEMENT.

(REUTER'S TELEGRAM.)

LONDON, Nov. 21.

Lord Amphill, in an interview, trusted that good would come out of evil in Natal, and a permanent settlement be at length effected in a matter which was a disgrace to British statesmanship. The responsibility for the present trouble rested with the Imperial Government. The Indian question ought to have been settled immediately after the war. The extreme moderation of the demands of the Indians astonished people in England. It now rested with public opinion at home and throughout the Empire to make its influence felt in Downing Street and at Pretoria.

HONOUR OF ENGLAND INVOLVED.

"DAILY GRAPHIC'S" PLEA.

(REUTER'S TELEGRAM.)

LONDON, Nov. 21.

The "Daily Graphic" says that the courageous Indians in South Africa should no longer be left alone to carry on the struggle to secure civil rights, for the honour of England as well of India is involved. The journal adds that the greatest responsibility of the Imperial Government is the protection of citizens from injustice.

NATAL PRESS ON SITUATION.

TROUBLE ENGINEERED TO INFLUENCE CONGRESS.

(REUTER'S TELEGRAM.)

The Natal papers strongly resent the comments of the British press.

The "Durban Mercury" declares that the allegations regarding flogging and cruelty are a libel on employers, who uniformly treat their employees well.

The paper says that the trouble is purely domestic and has been engineered in order to influence the Indian National Convention. The "Pietermaritzburg Times" says little sympathy will be felt by the free Indians for the victims of the 43 tax.

The paper asserts that if Government now agreed to abandon the tax, demands for further concessions would probably be made immediately.

ALLEGATIONS OF COERCIVE METHODS.

NON-OFFICIAL CONFIRMATION AVAILABLE.

(ASSOCIATED PRESS.)

DELHI, Nov. 21.

Mr. Gokhale has received the following telegram dated 20th instant from Mr. West regarding the official contradiction of statements contained in the Indian Association's telegram dated the 13th instant:—"Possess affidavits regarding serious injuries of men and women. Dundee Magistrate threatened starvation and flogging and refused to hear complaints. Men beaten and forced under-ground. Mr. Godfrey

stated that allegations cabled on the 13th to be absolutely correct and capable of proof. Government refused Association representative permission to be present at the inquiry. Magistrate denies having stated that Indians first attacked police or managers. Making further inquiries.

With reference to this telegram, Mr. Gokhale thinks it necessary to state that as soon as he read the contradiction from official sources of the grave allegations contained in the Indian Association's telegram of the 13th instant, he cabled to Mr. West the fact of the contradiction and the very words in which it has been made. It appears from Mr. West's cable received to-day that the telegram of the 13th was from a representative of the Natal Indian Association named Mr. Godfrey who had been deputed to Dundee, that Mr. West himself proceeded at once to the scene of the allegations after the receipt of Mr. Gokhale's cable and that to-day's message from him is his first report.

The following telegram, dated 20th, has been received by Mr. Gokhale from the Natal Indian Association, Durban:—"Six Association workers arrested. Hundred pounds bail each, more warrants out, apparent intention to cripple food-supply to strikers. Four hundred strikers sentenced. India's active support must continue."

OUDH COMMITTEE'S PROTEST.

VICEROY'S INTERCESSION ASKED FOR.

(ASSOCIATED PRESS.)

LUCKNOW, Nov. 20.

At a meeting of the Indian South African Committee at Oudh, which was attended by the Raja of Mahmudabad, the Raja of Jehangirabad and the leading representatives of both communities (Mahomedan and Hindu), the following resolution was passed and wired to the Viceroy:—

"The South African Committee of Oudh has read with deep indignation and dismay the latest news of the brutal treatment of their Indian countrymen in South Africa and most earnestly beg Your Excellency's Government to intercede on their behalf and to press the Imperial Government to intervene and put a stop to the great humiliation and inhuman torture that Indians are subject to in that country under the British flag, and thus prevent the rapidly growing discontent in this country." The Committee remitted Rs. 11,000, to Bombay. Further remittances will follow.

STRONG FEELING IN POONA.

MASS MEETING TO BE HELD TO-MORROW.

(ASSOCIATED PRESS.)

POONA, Nov. 21.

Very strong feeling prevails in the city regarding the treatment of Indians in South Africa. A movement influentially supported is set on foot for the holding of a big mass meeting at the earliest opportunity. It is understood that this meeting will be held on Sunday, the 23rd instant under the presidency of Sirdar Nowroji Pundaji, the President of the Poona City Municipality. Several local merchants and traders have promised monthly contributions which will be duly announced at the meeting.

THE METROPOLITAN'S PRACTICAL SYMPATHY.

DEEP SORROW FOR IMPRISONED STRIKERS.

(ASSOCIATED PRESS.)

CALCUTTA, Nov. 20.

The Bishop of Calcutta has given Rs. 500 to the South African Relief fund.

In a letter to the Secretary of the Bengal Branch, he writes: "For a long time past I have been following the course of events with the closest interest and with a feeling of warm sympathy for our Indian fellow subjects. The point which has now been reached, especially in view of the news of the mines having been converted into jails for confinement of strikers, is so sad that I cannot longer bear to express my deep sorrow for the treatment to which your brothers are being exposed and my true sympathy with them in the struggle."

SWEETPOT'S CONTRIBUTION.

TO THE EDITOR OF THE "CHRONICLE."

SIR,—I beg to send herewith an humble sum of Rs. 25, being the first instalment of contribution from us, poor Meghahals (Dheds) of Bombay, for the South African Indian Fund. The majority of our people are sweepers and scavengers of this city, but illiterate as we are, we do persevere in the barbarities and cruelties perpetrated on our brethren in South Africa in our daily telegram sent out to our patriot, Mr. Gokhale, and published in Gujarati dailies. In our daily homely meetings this news is being read aloud every evening, and our women and grown up children hear the news with great indignation and sorrow. We wonder why the British Sirkar allows this state of things, when our brethren are sent there at the express desire of and under the protection of His Majesty the Emperor George V. Humble, as our station in life is, we will not for a moment endure this slavery if our masters flog and shoot us. How can then they out there, suffer these cruelties, better in social position as they are than us.

We hope that this protest will be seen by either the Emperor or any of his ministers and that they will arrange to remove the oppression 45 rupees tax per head, which every man, woman and grown up child is obliged to pay in Natal.

I will send you further contributions as they come in my hands.—Yours, etc.

SAMANT NANJI MARWADI.

Meghwal Sudharak Sabha.

Bombay, Nov. 21.

Owing to pressure on our space we are obliged to hold over several letters to the Editor on the subject of the Indian crisis in South Africa.

BRITISH COLUMBIA INCIDENT.

HINDU PRIEST FORCIBLY DEPORTED.

JUDGE'S "HABEAS CORPUS" IGNORED.

DAMAGING BRITISH PRESTIGE IN INDIA.

(REUTER'S TELEGRAM.)

Victoria, BRITISH COLUMBIA, Nov. 21.

The forcible deportation of a Hindu priest, yesterday, was denounced by the press, one paper saying that it had done more damage to British prestige in India than a thousand political speeches. The Hindu was thrust on a steamer for Hong-Kong. As the vessel was sailing the Immigration authorities overrode a Judge of British Columbia, who had granted a Habeas Corpus to prevent the priest's deportation. An application is being made to commit the Immigration Inspector for contempt of court.

NETHERLANDS CENTENARY.

QUEEN WILHELMINE'S PROCLAMATION.

(REUTER'S TELEGRAM.)

AMSTERDAM, Nov. 21.

On the occasion of the centenary of the independence of the Netherlands, Queen Wilhelmina, in a proclamation stated that the country continued to prosper in every respect and hoped that peace, liberty and prosperity would be maintained. She desired to co-operate with the people for the welfare of the entire nation.

PLANTATION RUBBER.

COMMITTEE'S REPORT ON FALL OF PRICE.

(REUTER'S TELEGRAM.)

LONDON, Nov. 21.

The "Financial Times" says that the report of the committee appointed by the Rubber Growers' Association to investigate the fall in the price of plantation rubber and to report on the possibility of an arrangement to protect the interests of producers, has been issued privately to companies.

It includes the reports of three sub-committees, also a general report, and a form of assent to the scheme of combination for the signature of consenting chairmen.

The report asks for details of the crop estimate for the year from last January 1914, with the amount sold forward. The document is in the nature of a preliminary statement.

WAKFS IN EGYPT.

SPECIAL MINISTER TO BE IN CHARGE.

(REUTER'S TELEGRAM.)

CAIRO, Nov. 20.

The Khedive has signed a decree establishing a new Ministry of Wakfs, the control of which is thus transferred to Government. The decision has been received with gratification by the Moslem element, as they consider that the change will ensure more efficient administration.

Hichmat Pasha, at present Minister of Instruction, has been appointed to the new post.

LORD ELGIN'S WEDDING.

A QUIET CEREMONY.

(REUTER'S TELEGRAM.)

LONDON, Nov. 20.

Lord Elgin was married quietly to-day.

NEW RUSSIAN MINISTER AT TEHERAN.

(REUTER'S TELEGRAM.)

ST. PETERSBURG, Nov. 21.

M. Korostovetz, Deputy Foreign Minister has been appointed Russian Minister at Teheran, and M. Kozieleff has been transferred from Teheran to Bukharest.

KARACHI LADY DUFFERIN HOSPITAL.

(ASSOCIATED PRESS.)

KARACHI, Nov. 20.

The Lady Dufferin Hospital in Karachi being in grave financial difficulties, the Secretary has addressed an appeal for help to the Karachi Indian Merchants' Chamber. The Chamber have replied that owing to the bazaar crisis they can do nothing in the matter.

FRENCH FINANCE.

LOAN PROPOSALS OPPOSED IN CHAMBER.

BALKAN LOAN DELAYED.

(REUTER'S TELEGRAM.)

PARIS, Nov. 21.

The determined opposition of the Budget Committee and the Fiscal Legislative Committee in the French Chamber of Deputies to the Government's loan proposals is causing confusion.

The former refuses to sanction more than a 36 millions sterling loan. It suggests that the remaining sixteen millions sterling be raised by taxation.

The situation thus created involves a delay in the Balkan loans. The banks which have made advances to the near-Eastern States are kept in a position of uncertainty.

NEW ZEALAND LABOUR TROUBLE.

RENEWED SCUFFLES BETWEEN STRIKERS AND POLICE.

(REUTER'S TELEGRAM.)

WELLINGTON, Nov. 21.

Renewed scuffles have occurred between the strikers and the police but everything is now quiet. The ballot taken among general labourers shows that the feeling is three to one against the strike.

FIGHTING IN TETUAN.

SPANISH AVIATORS SHOT AT BY MOORS.

(REUTER'S TELEGRAM.)

LONDON, Nov. 21.

Two Spanish military aviators, reconnoitring near Tetuan were fusilled by Moors. Both were wounded, one of them dangerously. The other brought the aeroplane, whose wings were pierced, back to camp.

ULSTER'S EXCLUSION.

CABINET'S DIVERGENT VIEWS.

(REUTER'S TELEGRAM.)

LONDON, Nov. 21.

The "Daily Mail" states that a section of the Cabinet in favour of the exclusion of four counties of Ulster from the scope of the Home Rule Bill, headed by Mr. Churchill, includes Mr. Lloyd George, Sir Edward Grey and Viscount Haldane. The other section, including Mr. McKenna, Mr. Runciman and Mr. Birrell, is definitely opposed to the exclusion.

AUSTRALIAN POLITICS.

EX-PREMIER'S MOTION OF WANT OF CONFIDENCE.

(REUTER'S TELEGRAM.)

MELBOURNE, Nov. 20.

The labour majority in the Senate refuses to transact business until the House of Representatives considers Mr. Fisher's motion of want of confidence, which Government has declined to treat seriously.

AUSTRALIAN NAVAL BOARD.

OFFICER'S SERVICES DISPENSED WITH.

MELBOURNE, Nov. 21.

The Government has terminated the appointment of Captain Hughes-Onslow, the second member of the Australian Naval Board.

KAISER ILL.

VISIT TO SILESIA ABANDONED.

(REUTER'S TELEGRAM.)

BERLIN, Nov. 21.

The Kaiser is suffering from a slight cold on the chest and has abandoned his proposed visit to Silesia.

M P.'S BACK FROM THE COLONIES

DOMINIONS UNPREPARED FOR IMPERIAL FEDERATION.

LONDON, Nov. 21.

The Victoria League yesterday entertained members of Parliament who recently visited the Colonies.

Lord Emmott, in a speech, said the time had in no way come for any great change in the idea of Imperial Federation. From what he had seen of the Dominions he affirmed they were not prepared for anything of the kind.

NEW JAP SUPERDREADNOUGHT.

(REUTER'S TELEGRAM.)

TOKIO, Nov. 20.

The keel of Superdreadnought No. 4 was laid at Yokosuka to-day. Her displacement will be 30,600 tons.

INDIAN SPECIE BANK.

PETITION FOR WINDING UP.

SIR DINSHAH DAVAR'S ORDER.

ALLEGATIONS AGAINST THE BANK.

BONA-FIDES OF PETITION IMPUGNED.

INTERESTING ARGUMENTS.

An application to wind up the Indian Specie Bank, Limited, the leading Indian Banking institution of this Presidency, was made yesterday at the High Court to Hon. Mr. Justice Davar on behalf of a Parsi shareholder of the company and the Bank was heard on a notice on the question of admitting the petition.

After hearing the arguments of counsel for the Bank, which lasted for over two hours, His Lordship admitted the petition and fixed 6th December for its hearing.

Two independent accountants are to be appointed to make a report by that date, and the matter will again come up before His Lordship to-day for further orders.

Late advices received from Calcutta yesterday state that there is a run on all the Banks there including the Exchange Banks, that the Bikaner shroffs are tottering, particularly one of them who has branches in all the principal cities including Bombay, and that another Indian Bank of Upper India is in great danger.

At the Bombay High Court, yesterday, an application was made to the Hon. Mr. Justice Davar to accept a petition to wind up the Indian Specie Bank Limited on behalf of Manekji Bonanji Sethna, a shareholder of the Bank.

As the news had spread in the town that an application to this effect was to be made, a very large number of people assembled in the Court room long before the hour of resuming business and at 11-30 when His Lordship came in, the number had assumed such a large proportion that after His Lordship took his seat at the lower desk to transact chamber business several people climbed up the steps on both sides of the bench the congestion was so great.

After His Lordship had finished the Solicitors' chamber work, this matter was brought on when Mr. Setalvad with Mr. Jimnah, instructed by Messrs. Dattatraya, Ferreira and Dewan appeared to oppose the application on notice; Mr. J. D. Davar and Mr. B. J. Desai, instructed by Messrs. Ardeshir Hormusji and Dinshaw, appeared to support it.

After rejecting Mr. Setalvad's application to hear the petition "in camera" and after hearing his arguments for not accepting the application, His Lordship without calling upon the other side accepted the petition, fixed the 8th December as the date for the hearing of the petition and announced his intention of allowing the Bank to continue its business in the meantime but to appoint two independent accountants to make a report to the Court within that period. As His Lordship desired to give time to Mr. Setalvad on the latter's application until to-day to consider under whose control the accounts should work, the matter was adjourned until this morning, when a final order will be passed on the application with regard to the appointment of a provisional liquidator.

THE SHARE HOLDER'S PETITION.

The following is the petition presented to the Court:—

"In the matter of the Indian Companies' Act VI of 1882 and in the matter of the Indian Specie Bank, Ltd., a Banking Company having its registered office at Apollo Street, Fort, Bombay. Manekji Bonanji Sethna of Bombay, Parsi, inhabitant and Interpreter of the High Court, residing at Grant Road, out of Fort.—Petitioner.

To the Chief Justice and other Judges of the said Court: The humble petition of the Petitioner, above named, sheweth as follows:—That the above-named Banking Company (hereinafter referred to as the said Bank) was started in the year 1906 with a nominal capital of Rupees two crores of which the subscribed capital was Rupees one crore and a half, and the paid up capital was Rs. 75 lacs. The objects of the Company were to do all sorts of banking business and specially the various businesses mentioned in the Memorandum of Association of the said Company.

That the said Bank was floated by one Chundil D. Saraiya (hereinafter referred to as the said Chundil) and ever since its commencement the said Chundil has been the Managing Director of the said Bank and as such primarily responsible for all transactions hereinafter mentioned.

The petitioner is a shareholder in the said Bank holding ten shares of the paid up value of Rs. 500 for over the last 15 months, and is a contributory to the extent of Rs. 500 also. On his suspicions being aroused as to the true position of the said Bank and as to the correctness of the balance sheets of the bank, he has ascertained the following facts:—

The said Chundil has been the Managing Director of the said Bank from time to time during the last six years, he made inquiries into the matter and has ascertained the following facts:—The said Chundil with the sole object of carrying out his own speculative designs at the expense of public money.

SILVER TRANSACTIONS.

The said Chundil ever since the commencement of the Bank's business in the year 1907 has entered on the silver market of the world firstly (during 1907 to 1910) as a seller, and subsequently (during 1910 to 1912) as a purchaser of very large quantities of silver both ready and forward.

The result of the operations of the said Chundil as a seller during the period between 1907 to 1910 was a loss of about Rs. 15 lacs and the result of his cornering operations during the period between 1910 to 1912 was that the Bank incurred a further loss of Rs. 50 lacs, whereby and in consequence of the further losses hereinafter mentioned the whole of the Bank's paid-up capital of Rs. 75 lacs is irretrievably lost, and the interest of the contributory and creditors of the Bank is absolutely

necessary that the Bank should be wound up under the directions of this Honourable Court.

ADVANCES ON PEARLS.

The Petitioner has also discovered that the Company has advanced over Rupees thirty lacs to some jewellers and pearl merchants on security of pearls the present value whereof has gone down 50 per cent. and it is not all probable that the Bank would be able to recover the balance from the said debtors. Two of the said jewellers, viz., Arab Shaikh Abdul Rahman and the firm of Sobhagchand Naginchand have already been adjudged insolvent and the Petitioner says that the Bank's losses on the advances on pearls would come to about Rs. 20 lacs.

LOSSES IN SHARES.

The said Chundil has for some time past been speculating with the Bank's moneys in the shares of the Fazelbhai, David and Standard and other Mills and the Bank's own fortnight ago held shares worth about Rs. 75 lacs, and as the price of these shares has recently fallen nearly 20 per cent. the Bank has suffered a loss of nearly Rs. 15 lacs. The Bank has sold at a loss shares worth about Rs. 35 lacs out of the aforesaid shares. Some of the parties to whom the shares were sold have failed to take delivery of the same and it is not at all likely that the Bank will be able to recover damages from the said defaulters.

DEAL IN GOVERNMENT PAPER.

Since the last two years the said Chundil has also launched the Bank into speculation of 31 per cent. Government paper and his purchases and sales at a time have gone up to crores of rupees on several occasions. Most of the purchases were made with borrowed moneys and most of the sales have been for forward deliveries without having any ready paper on hand. Your petitioner has ascertained that the Bank's losses in Government paper transactions during the last two years come to about Rs. two lacs which have not been shown in the balance sheets and have been concealed from the shareholders.

BALANCE-SHEETS IMPUGNED AS FALSE.

The Petitioner has discovered that the various balance-sheets of the Bank from the year 1908 are entirely false and misleading and deliberately published with a view to conceal the true position of the Bank. The said balance-sheets besides being false as to several of the details given therein generally show that the Bank has been steadily increasing its profits and adding to its reserve fund which latter according to the last balance-sheet for the period ending 30th June 1913 has reached the figure of Rs. 1 crore and 10 lacs. The fact is that the alleged huge profits and the alleged reserve fund are merely imaginary and only appear on paper having no reality. The Petitioner has also discovered that although the said silver transactions are apparently carried on by the said Chundil on behalf and on account of an alleged Syndicate, really speaking the Bank is the only party that has suffered and will suffer further if matters are not forthwith investigated, and the affairs of the Bank are placed in the hands of a responsible officer of this Honourable Court.

THE ALLEGED SYNDICATE.

The Petitioner has discovered that the name of the alleged Syndicate is M. Nanabhai and Co. the only member whereof is one Maneklal Nanabhai, a personal friend and protégé of the said Chundil

INDIAN SPECIE BANK.

(Continued from page 8.)

Meers, Sharp and Wilkins. (3) To take charge of the vouchers relating to the entries appearing in the said accounts of M. Nanabhai and Co. (4) To direct that full and free inspection be given to the Petitioner, his attorneys, Agents and Accountants of all the books of account, papers and documents of the said Bank and particularly of the books and papers mentioned in paragraphs (1) and (2). (5) That an Order be made for the immediate examination of the said Chumal, the directors and auditors of the Bank and of the following servants thereof, viz:— (1) Vithaldas I. Parakh, Deputy Manager of the Bank; (2) Hiralal M. Master, an Accountant of the Bank; (3) Nataraj M. Choksi, an Accountant of the Bank; (4) Kalabhai H. Dalal, Assistant to the Accountant; (5) K. S. Aiyar, an Auditor of the Bank; and (6) N. R. Mistry, Auditor of the Bank.

OBJECTION TO THE PRESS.

On this matter being reached Mr. Setalvad applied that the matter be heard in His Lordship's chamber and not in the Court. He said it was well-known that the ordinary rule and practice was that things of this kind were certainly in chambers and were not to be published to the outside world and the publication of these matters was contempt of Court. It was only in special cases and under special circumstances that the Court made an order for publication as was done in the Credit Bank matter. He now found in Court reporters busy taking notes, and unless the matter was made clear and set at right, the result would be that before the evening these false and scandalous allegations, as he hoped to prove them to be, would be published broadcast and incalculable harm done to the Bank without giving it a chance to refute these allegations. He said that he was in a position to prove to the hilt that each and every one of these allegations was false and that the petition was not bona fide but was engineered and started by people who were enemies of this institution and was supported by people who were anxious to make costs. If all the allegations were false and he was in a position to show that, then it would be disastrous for the Bank that any publication should be given to statements in the petition until an opportunity was given to the Bank to meet those allegations as when that was done, he hoped to satisfy the Court that no proceedings would be taken. This was a petition by a holder of shares worth Rs. 500 from the authorised capital of a crore and a half. There was no creditor before His Lordship, there was no other share-holder before him and apparently no one was dissatisfied and no one wanted anything to be done. It also appeared that this petitioner, who is an interpreter of this Court, was a shareholder from the beginning and it was quite inconceivable why he had not moved a finger till now and why he suddenly woke up now. No creditor came that day before His Lordship, and though these were really questions on the merits, he had to urge this and all that he was seeking was that the application be heard in camera and it could not demerit the other side if the petition was heard in His Lordship's room. He therefore, applied that no part of the proceedings be published in the newspapers.

THE APPLICATION REJECTED.

His Lordship, in passing his order, said when he was in Court he believed last Wednesday a week to attend the Full Bench work, an application was made to him by Mr. Ferreira, Solicitor of the Indian Specie Bank, that His Lordship should give the Bank an opportunity of being heard in the petition for winding up of the Bank when presented to him in chambers. Mr. Ferreira then represented to His Lordship that the Bank apprehended that a malicious application would be made by a stray shareholder or a contributory or a creditor for the purposes of harming the Bank and it was only fair to the Bank that it should be heard before the petition was admitted. His Lordship thought that application to be reasonable and he promised that in case an application was made to him, he would give notice to the Bank and His Lordship directed Mr. Ferreira to be prepared for a very short notice to put the true position of the Bank before him and meet all allegations made against the Bank.

The previous evening, His Lordship continuing said Mr. Desai on behalf of a creditor presented the petition which was now before His Lordship and asked him to proceed in the regular way. The ordinary procedure was to proceed to accept the petition, fix a date for the hearing of the petition and order the usual notices to issue and the rules of the High Court required that notice should be given by advertisements in the newspapers at least a fortnight before the hearing. If His Lordship followed the ordinary procedure, he had to accept the petition, order the usual notices to issue and order advertisements to be given but having regard to the interests of the Bank and the numerous parties interested in it, His Lordship thought it desirable before accepting the petition to give the Bank an opportunity of being heard and he directed notice to be served on the Bank and said he would hear the application in the morning.

PUBLICATION IN INTERESTS OF THE BANK.

In the morning, Mr. Setalvad made an application to His Lordship in chambers to hear the petition in camera but His Lordship did not see his way to comply with that application and asked him to renew it in Court if he liked. It seemed to His Lordship that there was an application made against a banking Corporation of great importance in the sense that interests of various people and a large number of shareholders and depositors were involved in the Bank and it seemed to His Lordship to be the best interests of the Bank to allow the fullest publication of the proceedings and thus prevent the circulation of reports which might be unfounded. In the case of the Credit Bank and the Bombay Banking Company, His Lordship advised to remove the bar of privacy of these proceedings and allowed the fullest publication of their reports. It seemed to His Lordship that wherever the affairs of a large company were concerned in which a large number of citizens were interested, it would manifestly be a hardship to them that they should not know the investigation into the affairs of the Company in which they might be interested and that an order should be made directing that the proceedings should not be published. In the case of large banking corporations and joint stock companies where the

public were vitally interested to know what was happening, it seemed to His Lordship to be essential that the widest publicity should be given and in this instance particularly it seemed that it was in the interests of the Bank if Mr. Setalvad's assertion about the Bank's position was correct that everything should be urged publicly and the Bank should have an opportunity of refuting each and every allegation.

It was indispensable to the Bank that counsel should be heard at this stage lest a refusal might result in great injury and His Lordship would hear Mr. Setalvad against accepting the petition and then proceed in the ordinary way but His Lordship did not see any force in the argument of Mr. Setalvad that this inquiry should be held in camera. This was a matter in which a very large number of people were interested and they were entitled to know what was happening.

His Lordship, accordingly, rejected the application and directed that arguments be heard publicly.

AFFIDAVIT NOT READY.

His Lordship next intimated to Mr. Setalvad that he had read the petition and he would hear him on the merits.

Mr. Setalvad said the petition was served at a late hour last night and as Mr. Chumal lived at Bandora, there was great difficulty experienced yesterday and though they were in a position to answer the allegations they were not able to put in affidavit.

His Lordship said he was prepared to hear all that Mr. Setalvad had said but if the affidavit was not ready he could not retard the hearing of the petition. He had told Mr. Dewan, who was also present with Mr. Ferreira, that he must be prepared on a very short notice.

Mr. Setalvad asked how they could be prepared to meet the specific allegations in anticipation and added that he had all the books brought in Court to refute the allegations.

His Lordship said that the Bank would have an opportunity of meeting the allegations at the hearing.

Mr. Setalvad said that the petition should not be accepted as it was not bona fide.

His Lordship said if the petition was not bona fide it would be dismissed.

Mr. Setalvad asked why should there be a run then. He had Mr. Chumal in Court who would on oath refute all these allegations. He was quite ready to show the books but all he said was that he was not able to put down his facts on paper and swear to it but he could do that now. It was a feasible difficulty. The other materials were all there and the books would show their true position. If His Lordship gave them an opportunity to put in an affidavit, they would satisfy His Lordship that each and every allegation was false and then there would be no meaning in this petition. He was prepared to show, if he was allowed to put a few questions to the petitioner, that the petition was not bona fide.

His Lordship: Can I hold such an inquiry now?

Mr. Setalvad said His Lordship could and added that the authorities laid down that if the petition was not in the interests of the Company or was not bona fide, the Court had power to do so.

His Lordship: Well, you may tell me what is your answer fully to these allegations.

Mr. Setalvad: That I am quite ready to do.

HOW THE SERVICE WAS ACCEPTED.

Mr. Davar at this stage intervened and said that with reference to the statement that the other side had a difficulty in preparing themselves he liked to mention certain facts to the Court. It was well-known that Mr. Chumal always went to Bandora by the 15 p.m. fast train but last night he having been informed of the proceedings remained in the Fort till 11 p.m., and the clerk in the employ of the petitioner's attorneys took the petition to Churchgate station to serve it on Mr. Chumal. At the station, Mr. Chumal refused to accept service and said it must be delivered to him at his house. The clerk followed and asked him to accept service at the Bandora station but he refused and took the clerk in his motor car to his bungalow, where he accepted service and then said he knew all about it. The clerk then returned to the station but he missed the last train and he had to sleep on the railway platform. The solicitors of Mr. Chumal had got a copy of the petition at 7 p.m.

THE BANK'S DEFENCE.

Mr. Setalvad then argued the case for the Bank. He said before going to the affairs of the Bank, the Court must bear in mind the fact that they had a shareholder of Rs. 500 making this petition and that no other shareholders or not a single creditor had come forward complaining about the institution. He had given notice to the petitioner to be present in Court and he would show by putting questions to him that the petition was not bona fide.

His Lordship: Mr. Setalvad, I like to hear you in refutation of all the allegations in the petition.

Mr. Setalvad said he would. He began commenting on each para and said he denied the allegation that the Bank was started for the benefit of Chumal at the expense of the public. Besides merely denying such an allegation he could not do anything more.

With regard to the allegation that Chumal entered the silver market in 1907 to 1910 and 1910 to 1912 as a seller and a purchaser, he said that neither Chumal nor the Specie Bank had any such transactions. He was quite prepared to place the books before the Court to show that the Bank had not dealt in silver and that Chumal had not done it too. The business was done by the Bank's constituents and their accounts appeared in the ledgers.

His Lordship: What are their names?

Mr. Setalvad: Does your Lordship think that these names should be made public?

His Lordship: Just as you like. I have no privacy of what I hear.

Mr. Setalvad said that so far as Mr. Chumal was concerned, he was ready to give the names but he did not know how those people would take it.

His Lordship said he had given his reason why he should have no privacy before him and anything coming up before consideration must be openly stated.

Mr. Setalvad stated that these were two Marwadi bankers named Showaram Gout-

dass and Khushaldas Gopaldas. Then there were others whose names he could not give as their accounts were not there at that moment.

His Lordship remarked that the allegation was that at one time the Bank had silver worth three crores of rupees, and that at present it had two crores worth of silver and that it was losing eight lakhs on every penny that fell. His Lordship added that the manager was standing behind Mr. Setalvad and when the Bank dealt not even in lakhs but in crores, he must have the names of the constituents at his fingers' ends. He wished to state openly that he did not believe that the manager did not know the names.

Mr. Setalvad continuing said he denied that the Bank or Chumal had dealt in silver.

His Lordship: Was the transaction carried on with the Bank's money?

Mr. Setalvad: Yes but on behalf of the constituents.

Continuing, Mr. Setalvad said that it was untrue that the Bank had made a loss of fifteen lakhs in the selling operations in silver in the period of 1907 to 1910, and on that he would satisfy the Court with the books.

His Lordship: Was there a profit or loss?

Mr. Setalvad said there was a small profit of two to three lakhs to the constituents. It was untrue that any loss had been incurred in the selling operations but a small loss was incurred in the purchases and the constituents had paid that. Those losses amounted to ten lakhs and had been wholly paid.

His Lordship: May I take it that the 65 lakhs described as a loss are not lost?

Mr. Setalvad: Yes, that is untrue.

In answer to further questions from the Court, Mr. Setalvad stated that the subscribed capital of the Bank was a crore and a half out of which seventy-five lakhs had been fully paid up.

His Lordship: Is that intact?

Mr. Setalvad: Yes, my Lord, and the reserve fund of 15 lakhs is intact, so also the five lakhs eighty-seven thousand of the last year's profit which were carried forward.

Continuing, Mr. Setalvad said he could satisfy the Court that the capital and the reserve fund were intact from the books.

SIXTY LAKHS ON PEARLS.

Coming to the paragraph in the petition regarding the pearl transactions, Mr. Setalvad said it was true that advances on pearls to the extent of sixty lakhs had been made to Shaikh and Sobhagchand and the other pearl merchants but only the first two of them had been adjudicated. It was not true that since the failure of these two, the Pearl Market had gone down in London and Paris, we meant nothing appreciable, certainly not 25 or 30 per cent. There was a little set-back.

His Lordship: Have you got all those pearls in the possession of the Bank?

Mr. Setalvad: Yes, in London and in Bombay.

His Lordship: Unincumbered?

Mr. Setalvad: Yes, my Lord; nor is the Bank indebted to any Bank in Bombay.

Continuing his arguments, Mr. Setalvad said the only creditors of the Bank were the depositors in Bombay, and arrangements had been made to pay off every depositor as his deposit fell due. After the panic the Bank had paid up to now one crore and twenty lakhs to its depositors as the deposits fell due. On this date there was no demand or liability in existence that was unpaid.

His Lordship: What is the extent of the deposits that are to fall due?

Mr. Setalvad: From this day to this day next year, one crore and thirty to forty lakhs.

As against that, Mr. Setalvad continued the Bank had assets available and to the extent of 2 crores and 30 to 40 lakhs.

His Lordship: What do they consist of?

Mr. Setalvad: Cash at head office and branches—20 lakhs, then we have in badla shares 40 lakhs though we admit that these present market value is a little less; we have sixty lakhs more in 7 per cent; we have sixty lakhs of bills with the additional security of title deeds and shares; then on bills on entirely personal security but all sound persons, we have thirty lakhs. I will give you a list of the names of these people and your Lordship will see that they are all substantial people. Then there are over-drafts and loans partly secured by Government Paper, in some cases by shares and in some cases by personal security. The amount of that is twenty lakhs.

Volume of Bank's Business.

Continuing Mr. Setalvad said that these were all substantial people and there was no danger of losing the money and the Bank was actually recovering those and meeting its deposits. He desired to give the daily trial balances and thus give an idea of the position and credit of the Bank.

On the 1st November, the Bank had a turn over of Rs. 15,95,813-11-10 on the credit side and Rs. 16,33,329-9-7 on its debit side. On Monday the 3rd November, the Bank had Rs. 9,35,024-2-1 on the credit side and Rs. 10,03,706 on the debit side.

His Lordship: It was published in some of the newspapers, he did not know whether with the authority of the Bank, that the Morvi Thakore had renewed his deposit of 50 lakhs and given 20 lakhs more as a deposit. Is that so?

Mr. Setalvad: His deposit of 31 lakhs has not yet fallen due but he has agreed to renew it. It becomes due on the 13th December. Then he has put additional 20 lakhs in the current account and given sixteen and a half lakhs as purchase money for the shares to be sold by the Bank.

His Lordship: Well, I will take it that the volume of business done by the Bank is very large.

Mr. Setalvad: Yes, but take for instance the 17th November. On the Credit side there are Rs. 3,94,321 and on the debit side Rs. 7,71,000. On that day the Bank paid off fixed deposits to the extent of Rs. 39,000. Then see the current account on the 18th November. On that day the Bank received Rs. 63,957 in that account and paid off in that account Rs. 3,33,140 plus the fixed deposits of Rs. 4,78,000 paid off. That is the present situation of the business of the Bank. I have here read for your Lordship's inspection all the minute books of the directors and you can see how matters were done and brought before the directors and sanctioned.

The directors' meeting takes place once a week where they appoint a committee to do

the business and the daily committee goes through it every day.

His Lordship: Who are the present directors?

Mr. Setalvad: Sir Vithaldas Thackersey; Sir Jagmohandas Varjivandas; Mr. Lakhamsey Napoo; Mr. Purshotam Vishram Manji; Mr. Charandass Chaturbhuj Morari and the Thakore Sahab of Morvi.

The Thakore Sahab being outside Bombay does not attend the Board's meetings.

POSITION OF PEARL MARKET.

Mr. Setalvad again turned to the pearl transaction and with regard to that said that the pearls were there and had not gone out of the ownership of the Bank. They had not been pledged. Some of the parcels were in London but they had been telegraphed for and would be arriving here shortly. The pearl market had not gone down at all and therefore really no losses would incur in that. In this market fluctuations did occur but they had to wait and see. In this case the pearls were not pledged or incumbered, the market had gone down by five per cent and the prices might go up again. They knew how the prices in this market went up and down. Two or three months hence, there might be a jump of 25 per cent. In 1908 it went down by 50 per cent, and six months hence those who had held the pearls had made a large profit again. Further, besides the security of the pearls the Bank also held the security of immovable properties and they had, for instance, the title deeds of all the Surul properties of Sebhagchand Nagindas. That was a part security for the fall in the prices.

NO SPECULATION IN SHARES.

Counsel next discussed the para relating to the allegation of speculation with the Bank's money in shares and remarked that it was absolutely untrue that Chumal or the Bank had done any business in Fazal, David or any other shares whatever. What had been done was the badla transactions, that was to say, the Bank had made advances against shares. The allegation was that Chumal dabbled in it with the Bank's money.

His Lordship: With the Bank's money you purchased for the September vaida and sold at a higher rate for the October vaida with an insolvent share-market.

Mr. Setalvad: That is not so. We have some margin left to begin with.

His Lordship: How much of your money is locked up in that?

Mr. Setalvad: It was done to make ten per cent interest. The badla transactions come to 55 lakhs for the October settlement. The position now with regard to them is this: it is true that some of the parties have now become unsubstantial. What the Bank has done is this: it is not true as alleged that the Bank has sold shares worth about 35 lakhs, that is not correct; the Bank has sold shares of the value of 16 lakhs and on that there is a loss of three lakhs. In the ordinary course it would not have amounted to so much for the Bank then would not sell except at favourable rates.

His Lordship: What I want to know is this—is it a legitimate banking transaction? Is that the purpose for which the shareholders and the depositors have entrusted their monies to these responsible persons? Is it speculation or not? up to now it has resulted in a loss of thirty lakhs. You have put two-thirds of your capital in share speculation.

Mr. Setalvad: But it is not speculation my Lord.

His Lordship: Unless you like to call it gambling.

Mr. Setalvad: I contend it is not.

His Lordship: If not gamble, it is speculation. Is that a legitimate banking transaction?

CREDIT BANK NOT A TYPE.

Mr. Setalvad: It is done by all the Banks in Calcutta and Bombay.

His Lordship: And what is the result in this instance? Credit Bank was also one of the Banks in Bombay.

Mr. Setalvad: You can not say that is a typical instance. It was not a type of a Bank. His Lordship: I do not know that yet.

Mr. Setalvad: Ordinarily, you cannot say it is a typical instance.

His Lordship: One would fervently hope it is not.

Mr. Setalvad: With regard to this I am in a position to establish that it is done by most of the Banks in Calcutta and Bombay for the last thirty years and they make large profits out of it.

Mr. Setalvad continuing said as he was observing in the sale of these 16 lakhs shares, the Bank had made a little loss and in the ordinary course it would not have sold them but for the unusual financial pressure and panic in the money market.

PROFITS IN GOVERNMENT PAPER.

Then coming to para 9, the allegation, he said, was that for the last two years the Bank had speculated in Government paper and that its losses there came to two lakhs.

That was all incorrect and first of all there was nothing wrong in doing business in Government paper, the Banks of Bombay and the Bank of Bengal did it, and in that business the Bank had made no loss whatever but on the contrary it had made a profit of three lakhs during the period of five years and he was ready to establish that by books. It also showed that the business done in this was not on a huge scale.

The following para he said was a summary of the foregoing paragraphs and stated that the total losses of the Bank amounted to a crore and two lakhs. He said that there was no such loss and the whole loss was three lakhs in the badla shares. That was really due to the failure of the Credit Bank and Jhangir Behramji. It was very unusual.

To His Lordship's question, Mr. Setalvad said, with Jhangir Behramji the Bank had done badla transaction to the extent of 17 lakhs.

His Lordship: What shares are there?

Mr. Setalvad: Nagpore, Fazal, David and Petit.

His Lordship: How many of Petit?

Mr. Setalvad: 300.

His Lordship: What have you advanced on that?

Mr. Setalvad: Rs. 3,000 on each of them.

His Lordship: What is the present rate?

Mr. Setalvad: It is between 2.30 and 2.40.

His Lordship: It is somewhat near Rs. 2.100. You have advanced nine lakhs on these and your stand to lose very nearly three lakhs on that.

Mr. Setalvad: If we sell to-day but we

do not propose to sell them to-day, we will go in the Market when they go up and will realise a good sum.

Continuing, Mr. Setalvad said in all these badla transactions the likely losses were during the present six months. If His Lordship looked to the previous period, he would find that there was no loss there. This was the only occasion when they were making some loss in the badla transaction.

QUESTION OF BALANCE SHEETS—A CHALLENGE.

Counsel next proceeded to deal with the para in which it was alleged that the balance-sheets were false and said they absolutely denied that altogether and he challenged his learned friends to show where they were false and in what particulars.

His Lordship: You can leave the balance-sheets out for the present. We cannot investigate these general allegations.

Mr. Setalvad said he would treat them generally and challenged them to show any loss. The Bank said that during the period covered by these balance-sheets there never was a loss and the balance-sheets were absolutely correct.

BANK HAS NO SILVER.

With regard to the allegation that the Bank was a party to the silver transactions and would lose heavily on them, he said the fact was that the Bank or Chumal had not done any silver transaction but that they were done on behalf of constituents. The names of all these persons Mr. Chumal could not give from memory.

His Lordship: If he says so, I will not believe him.

Mr. Setalvad: There were about seven or eight people.

His Lordship: You said the books were here; you may look into them and give the names.

Mr. Setalvad: That particular book is not here.

His Lordship: Does the Bank now hold for its constituents or the syndicate two crores of silver?

Mr. Setalvad: No; the Bank has no silver at present.

His Lordship: At the present date on the security of silver not one rupee has been advanced by the Bank?

Mr. Setalvad: No; neither have we borrowed a rupee on silver.

His Lordship: And not a single constituent of the Bank is interested in silver?

Mr. Setalvad: No, My Lord.

His Lordship: When did you get rid of it last?

Mr. Setalvad: When the Government of India had no buy it; it was during the last year and part of it in the beginning of this year. The fact is that there is no silver on which the Bank has advanced any monies.

Continuing, Mr. Setalvad said there was no account of silver in the Bank as alleged and a fact there was no syndicate at all.

His Lordship: Do you know anybody of Mr. Nanabhai and Company?

Mr. Setalvad: No; and there is no account in the Bank of that name.

His Lordship: What strikes me is that these allegations must have been based on information received from sources or from somebody intimately connected with the Bank. Some one has broken out and evidently furnished information to your enemies.

Mr. Setalvad: Yes and they have made these wild and baseless allegations.

His Lordship: Who is M. Nanabhai and Company?

Mr. Setalvad: There is a separate ledger account in a different name; there is no syncretism of that name and no account of silver of M. Nanabhai and Company. The man we mean had nothing to do with silver. The fact is that somebody has caught hold of a name and enlarged on it. We have no idea who this informant is. We wish we knew him for we will then get at him. We cannot trace him. There is one Maneklal Nanabhai but his account has nothing to do with silver at all. It is merely a loan account absolutely guaranteed by a very substantial party.

A SECRET REVEALED.

His Lordship: What is his indebtedness?

Mr. Setalvad: Six lakhs.

His Lordship: Is there no security for that? Is it a personal loan?

Mr. Setalvad: The loan is secured really by a guarantee of Sir Jagmohandas Varjivandas, a very substantial party.

His Lordship: What are these loans used for?

Mr. Setalvad: These are really loans for Sir Jagmohandas purposes.

Mr. Davar and he is a director.

Mr. Setalvad: But there may be nothing wrong in it.

His Lordship: In all your balance-sheets you have not shown debts due by directors and the object is not to show the loans to a director, is that correct?

Mr. Setalvad: That may be the effect of it, I admit.

His Lordship: Does that happen in the case of other directors?

Mr. Setalvad: May be, but it is done in all the presidency banks.

His Lordship: Never mind the other banks, it is done by you.

Mr. Setalvad: That is because of the wording of the Company's Act.

His Lordship: The directors have loans but in other names?

Mr. Setalvad: No; in this case we have a further security of shares of the New Great Eastern where Sir Jagmohandas has either an agency or is a director.

WITHIN FOUR CORNERS OF ACT.

SIGNOR ULIVI.

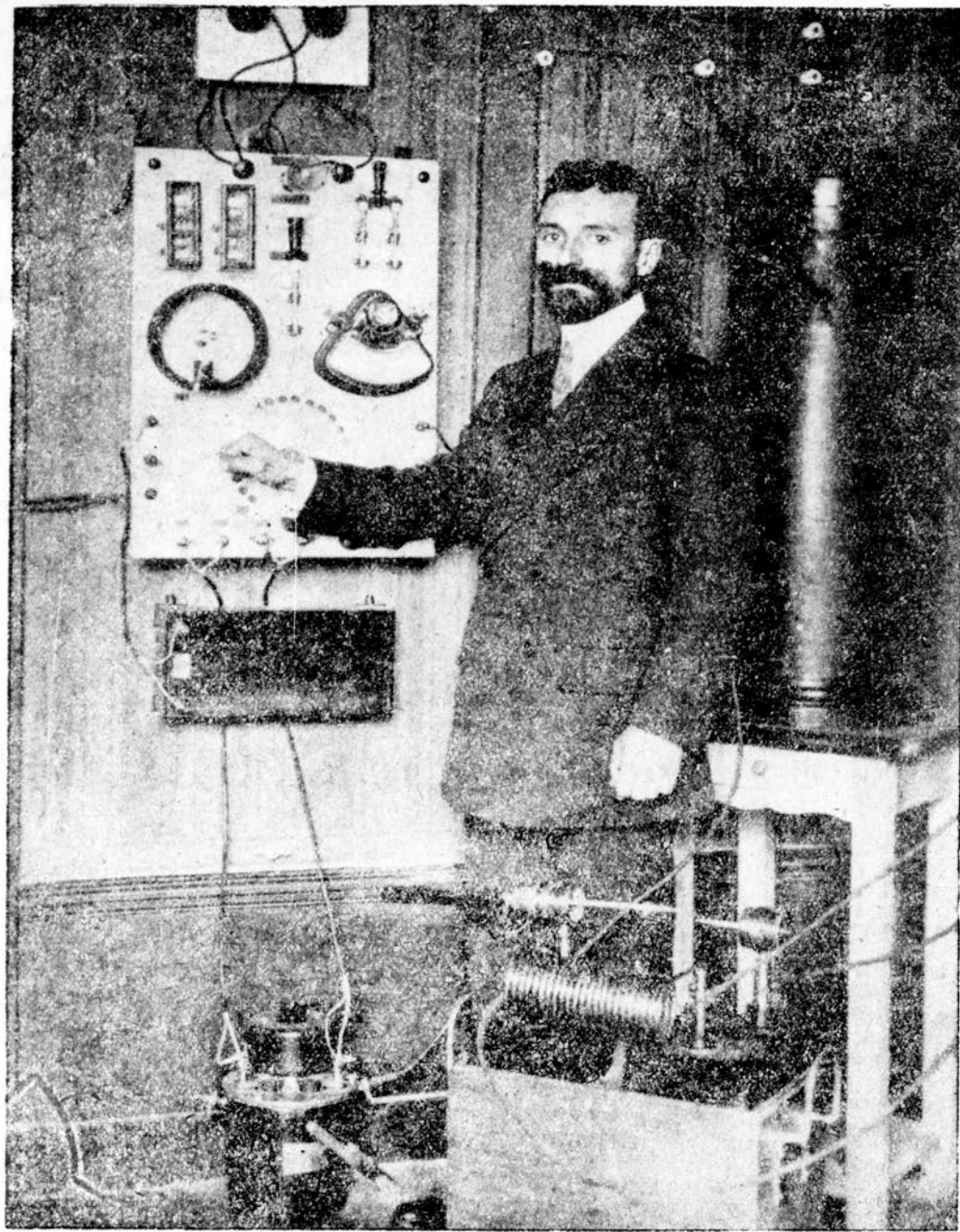


Photo by Central News.

Bombay Chronicle Press.

no Florentine scientist who has discovered the "F. Rays" which are capable of blowing up explosives at great distances.

It is stated that during some experiments conducted with the French Government, Signor Ulivi caused the explosion of gunpowder contained in metal boxes floating or submerged to a depth of 21 feet, at a distance of nearly 8 miles.

Signor Ulivi is anxious to give the benefit of his invention to his native land first; but should the Italian Government not purchase the invention, experiments are to be made in England under the supervision of the Admiralty.

Our Photo shows Signor Ulivi in his laboratory.

WHAT F-RAYS MAY DO.

ELECTRICAL WAVE-BEATS.

Important secret experiments have just been carried out at Portsmouth to test the value of F. rays a wonderful new force, described in the "Daily News." The experiment is said to have had results that will revolutionise naval science.

The F-rays are the manifestation of an invisible force which Signor Ulivi, an Italian engineer, claims to have discovered while experimenting with electricity and light.

They are described as electrical wave-beats, which can cause the explosion of gunpowder and other unstable chemical compounds at almost any distance—"wireless detonation," as it might be called.

ITALY'S FIRST CLAIM.

Italy had first opinion on this momentous discovery; but the inventor had arranged with the British Admiralty that if Italy did not take up the monopoly he would demonstrate its possibilities at Portsmouth.

This test of the new rays has now taken place, and all that Signor Ulivi claimed for his discovery is said to have been more than justified. The experiment was made by the wireless experts of the H.M.S. "Vernon" Torpedo School, who operated the rays from their floating depot.

Special precautions have been taken to prevent any news leaking out, but people on

the shores of Stokes Bay, in the Solent, state that they saw a column of water, evidently from a submarine mine, shoot up alongside the hull of the obsolete cruiser, *Terpsichore*, she quivered and heeled over, slowly recovered her position, and then listed over on the side upon which the explosion took place, indicating that the hull had been holed and that a watertight compartment had filled.

Tugs were in attendance to take the cruiser into harbour, and she has been docked for examination. The result of this examination is being kept secret, and a warning has been issued as to penalties under the Official Secrets Act.

It is said that the rays were directed on the obsolete vessel from a distance of eight miles. Under the hull of the cruiser (several feet below the water-line) a mine well charged with explosive had been secured, and this mine was fired by means of the new wireless agency.

STORY OF THE DISCOVERY.

Explaining the nature of his discovery to a "Daily News" representative, Signor Ulivi said about a year ago he began experiments with the object of transforming ordinary light into electrical vibrations, and he invented a special apparatus intended to change electrical energy into light. The first result was the formation of very short electric oscillations which measured the fifteen-thousandth part of an inch.

These short oscillations provoked resonance on all the metal objects in his laboratory.

This induced him to abandon the first object of his experiments, and he set out to find a practical application for what he called "F-rays."

He succeeded in causing the explosion of ordinary cartridges, even when encased in paper, provided they had metal caps. Then he projected the rays against a loaded revolver placed 300 feet away, and caused all the cartridges to explode. He rapidly developed his discovery until he was able to announce that his apparatus would be capable of blowing up ships at sea from great distances.

THE NEW DEVILRY.

"There is no inherent improbability in the claim that a means has been found by which a 'wireless' current of electricity can be made, by induction, to explode a charge at a distance," says the "Pall Mall."

"Signor Ulivi's invention, if it be found practicable, will threaten the old 'observation mines' by which our shores were formerly defended. The operator will sit in front of a sort of 'camera obscura,' in which the area of the mine-field is reflected, and on which the position of every mine is marked. When a ship passes over one of the mines he will press the key of his instrument and explode it. The difference between the new system and the old will consist simply in the fact that wires are no longer necessary. That this may easily become a valuable means of station defence for harbour needs no demonstration."

SILVER DRUMS FOR ESSEX REGIMENT.

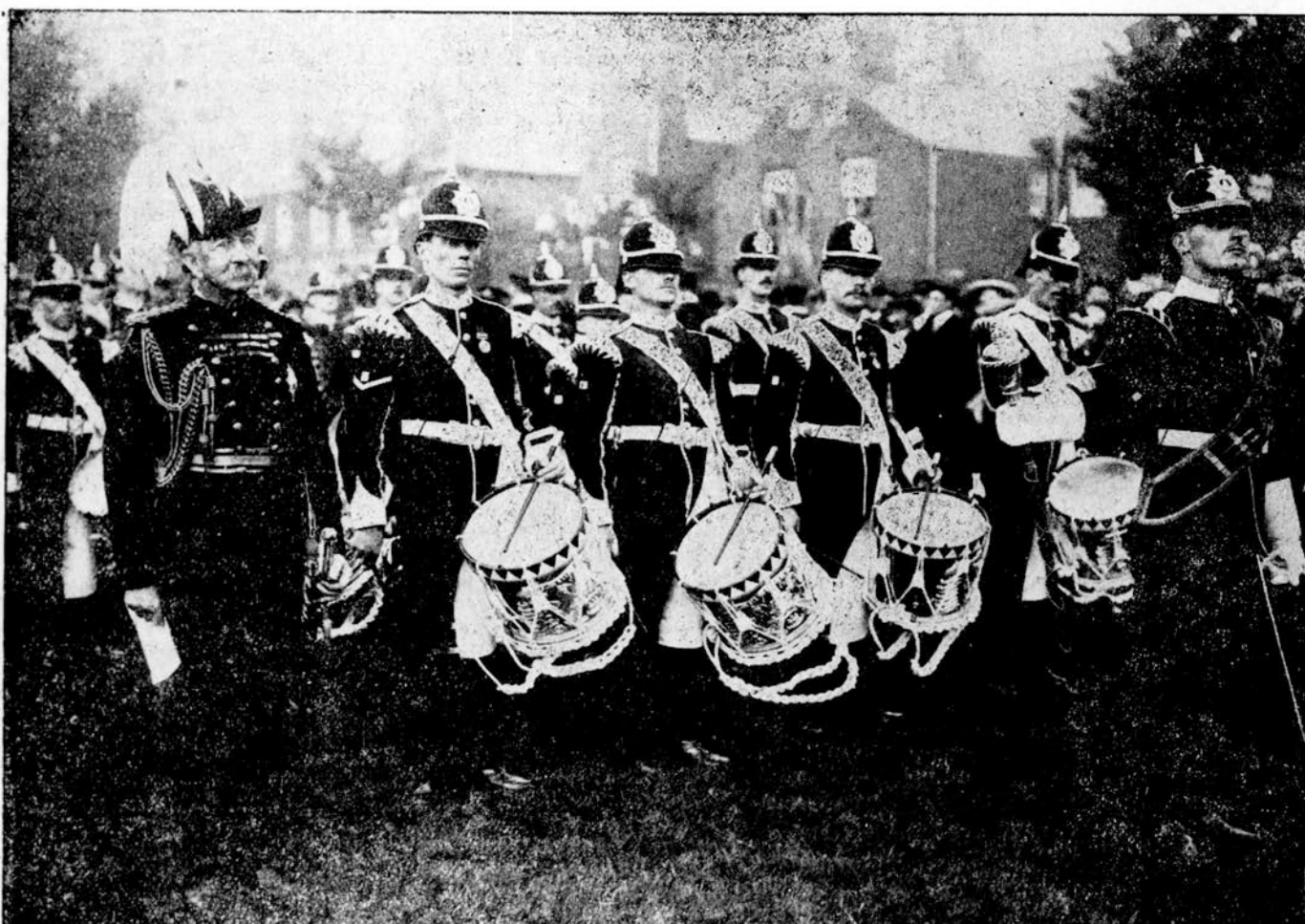


Photo by Central News.

Bombay Chronicle Press.

At Chelmsford the Silver Drums purchased for the Essex Regiment by County subscription were formally presented by the Earl of Warwick. Sir Evelyn Wood inspected the troops on parade.

Photo:—the drummers of the Essex Regiment with the Silver Drums. Sir Evelyn Woods is seen on the left, his is Sir Evelyn Wood's first appearance since his recent riding accident.

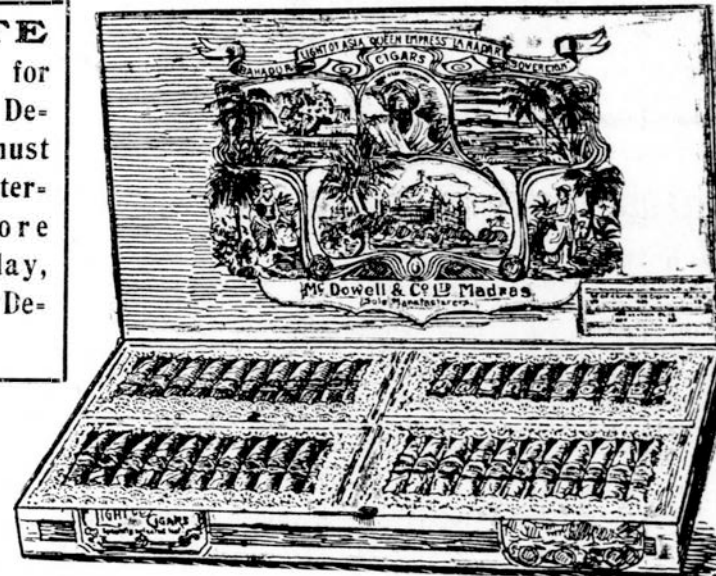
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"**BOUQUETS**"—No. 1.—4½ ins., at Rs. 65 per 1,000 Cigars, boxes 50s.

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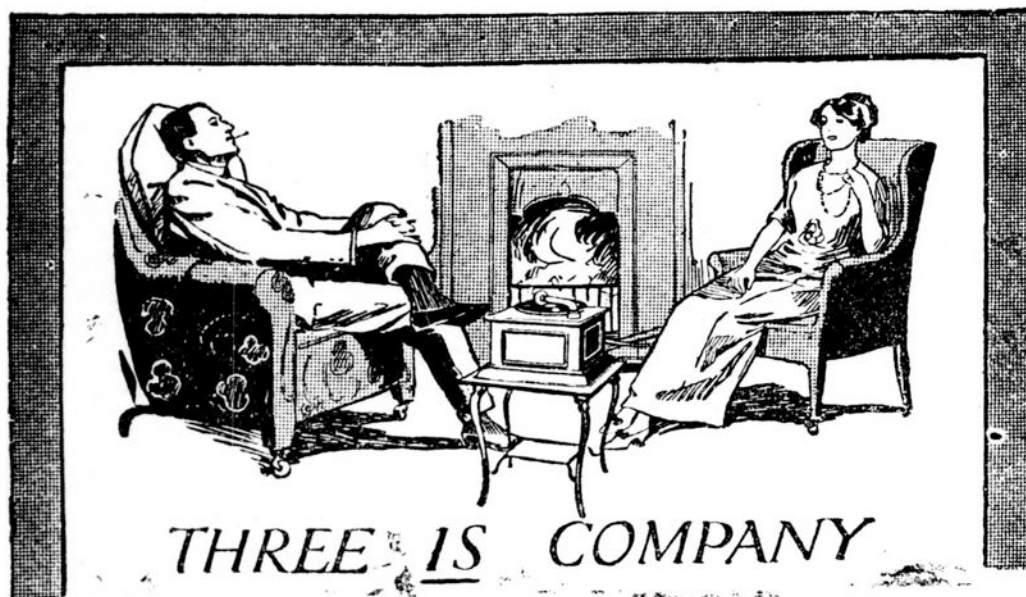


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HIGH COURT.

ORIGINAL SIDE.

GAMBLING ACT CASE.

ACCUSED ACQUITTED.

(Before Mr. Justice Heaton and Shah.)
HAJI AHMED HAFEZ GULAM RASUL v.
KING-EMPEROR.

This was an application in Revision made to the High Court by one Haji Ahmed Hafez Gulam Rasul, a big and respectable cloth merchant of Broach. He was charged, along with eight others, with gaming in a common gaming house under Section 5 of the Bombay Act IV of 1887 and was tried by the First Class Magistrate of Broach. The Magistrate convicted the accused and sentenced him to pay a fine of Rs. 100 or to suffer one week's simple imprisonment. Mr. Binning on behalf of the accused contended that the Magistrate was wrong in convicting the accused simply because he was sitting in the group. The accused had gone there to recover some money due from the owner of the house and that by mere coincidence the police entered the premises about that time. There was no specific evidence as regards the accused having actually taken part in the game. It was difficult to see how the house could be brought within the definition of a common gaming house under Section 3 of the Act.

Their Lordships after hearing the arguments of counsel set aside the conviction and sentence and ordered the fine, if paid, to be refunded.

Mr. Binning with Mr. Govindlal Thakore appeared on behalf of the accused. The Government pleader represented the Crown.

ORDER OF RETRIAL SET ASIDE.

KRISHNAJI KASHINATH SIKKAR v.
KING-EMPEROR.

(Before Mr. Justices Heaton and Shah.)

The petitioner is the case was charged under Section 380 of the Indian Penal Code of having removed a watch for the house of one Ramchandra Bhikaji Kulkarni, between 9 and 10 a.m. of the 6th of June last. It was alleged that the petitioner pointed out the place where the watch was concealed by him.

The trying Magistrate of the 3rd class of the Kolaba District discharged the petitioner. The District Superintendent of the Police of Kolaba however moved the District Magistrate to order a retrial. The District Magistrate thereupon without issuing any notice to the petitioner ordered a retrial of the petitioner by another Magistrate of the 3rd class.

The petitioner thereupon applied in revision to the High Court. Their Lordships held that it was very irregular to order a retrial without stating any reasons, and without hearing what the petitioner had to say in his defence. Their Lordships accordingly set aside the order of the District Magistrate and confirmed that of the trying Magistrate, holding that a retrial was not advisable under the circumstances of the case.

Mr. A. G. Desai appeared for the petitioner.

Mr. S. S. Patkar, Government Pleader, represented the Crown.

MATRIMONIAL SUIT.

DIVORCE REFUSED.

(Before Mr. Justice Macleod.)

JAMES GEORGE WILKINSON v. CONSUELO WILKINSON AND JAMES STUART.

In this suit, His Lordship dismissed the petition for divorce, with costs. His Lordship held that sufficient evidence had not been adduced to establish the charge of misconduct. The evidence given by the petitioner was quite unreliable.

Attorneys for the petitioner:—Payne and Co.
Attorneys for the Respondent and Co-respondent:—F. P. Pavri, Maneklal and Tyabji.

APPELLATE SIDE.

FORGERY OF A RENT NOTE.

CONVICTION QUASHED.

RAMCHANDRA BHASKAR TELANG & ANR. v.
KING-EMPEROR.

(Before Justices Heaton and Shah.)

This was an appeal against the decision of Mr. C. V. Vernon, Sessions Judge of Kanara who convicted the first accused with the forgery of a rent note, purporting to be executed on April 3rd, 1871, by one Linga in favour of Anant Venka Joshi, under Section 467 Indian Penal Code and sentenced him to one year's rigorous imprisonment. The second accused was also convicted under Section 474 I. P. C. with the possession and using of such document knowing it to be forged, and sentenced to one year's rigorous imprisonment.

The facts of the case are briefly these:—One Gopal Naik filed a suit against Linga and Savitri in the Court of the Additional Subordinate Judge of Karwar. He alleged in the plaint that the defendants were his "annual chalgani tenants," paying a rent of 32 khandies of paddy, and that owing to arrears of rent he gave them notice to quit in December 1909 and again in December 1910. With the plaint he produced only a copy of the entry in the record of rights and the notice was alleged to have been refused by Linga. He did not refer to any other documents. He subsequently applied for the appointment of a receiver. To this application the defendants put in separate replies. They both denied the allegation that their tenancy was chalgani. They both asserted a tenancy "from time immemorial." The onus of proving the alleged chalgani tenancy, the amount of rent and his right to evict was placed on the plaintiff. The plaintiff put in his list of witnesses. They were the accused No. 2 and one Bhiku Naik. On July 17th 1912, the actual hearing of evidence began.

Gopal Naik alleged the previous existence of various rent notes, but was unable to produce any. Then the accused No. 2 was examined. He was one of the original vendors and proved the sale deed. He added that Linga and his brother were the tenants from 8 to 10 years prior to 1874. He then produced the impugned rent note dated April 3rd 1871. He said that one attester the accused No. 3 was living, and that the other attestors and the writer were dead. He identified the writer handwriting. No previous warning had been given of the existence to this document, and in the cross-examination Ravlu gave hopelessly inconsistent accounts as to how it came to be in his possession. The Subordinate Judge under the circumstances declined to base any presumption on the apparent age of the document. The accused No. 3 was summoned to give evidence in proof of the document. He said that he did not remember anything about the details of the transaction except that it took place at Nonadagadde. The defendants did not call any evidence and the suit was dismissed. The Subordinate Judge ordered the prosecution of the accused for forgery.

Their Lordships after hearing the arguments of counsel acquitted the accused of the offence and ordered them to be set at liberty. Mr. Short with Mr. Mulgaumkar appeared on behalf of the accused appellants, the Government Pleader represented the Crown.

CRIMINAL SESSIONS.

ARAB GUESTS POISONED BY HOST.

A SENTENCE OF THREE YEARS.

The sitting of the Fifth Criminal Sessions of the Bombay High Court was resumed yesterday, Mr. Justice Beaumont presiding.

Asad Ahmed (25) and Arasayud Hassam (30), two Arabs, who were committed by Mr. C. H. Setalvad, Second Presidency Magistrate, on charges of administering a stupefying drug with intent to commit the offence of theft and abetment, were placed before a common jury.

Mr. Barrow appeared for the prosecution and the accused were undefended.

Mr. Barrow in putting his case before the jury, said that the two complainants, Sheet Ziara and Syed Ziara, arrived in Bombay in the middle of October and being strangers in the city they began to seek out some one who might give them hospitality till they obtained lodging for themselves. They chanced to come across the two accused on the road and they explained their circumstances to them.

A room in Tenker Street was engaged, and the two brothers went to live there. The accused continued visiting them, and on the third day, they suggested that they should all dine together, preparations were made and the accused purchased some fish for the repast which was cooked by Syed. The first accused tasted the cooked fish and said it was insipid. He went out to bring some spices, and brought some stuff which he said would give a better taste. The second accused then mixed the stuff in the cooked fish.

The Arabs then sat down to dine. The two accused did not partake of the fish which the two complainants alone ate. Shortly after the meal the complainants felt a burning sensation in their chests and grew quite giddy. They both went to a soda-water shop, where they both drank eleven bottles of soda-water to allay the burning sensation. They soon became unconscious and fell down on the road. They were removed by the police to the J. J. Hospital, where it was ascertained that they were suffering from the effects of "dhatara" poisoning. The contents of the stomach were sent to the Chemical Analyser, but he was not able to detect anything from it. The two complainants regained consciousness the next day when they discovered on returning home that Rs. 200 cash had been stolen from their room. The accused were arrested at Apollo Bunder on the 16th ultimo.

Dr. Menzes, of the J. J. Hospital, was the first witness examined. He said that when the complainants were brought to him they were in a drowsy state. He examined them and thought they were suffering from "dhatara" poisoning. "Dhatara" poison was hard to be detected from contents of the stomach.

Both the complainants gave evidence bearing out Mr. Barrow's opening remarks.

The first accused wholly denied any knowledge of the incident.

The second accused said the white stuff was mixed in the fish by Salet, the first complainant. He himself had become giddy after partaking the fish which was served to him by the complainants and had become unconscious. When he came to his senses he found himself under arrest.

The jury unanimously found both the accused guilty and they were each sentenced to three years' rigorous imprisonment.

The Sessions then adjourned till to-day.

"DHOBBIE AND COOK AT VARIANCE."

TECHNICAL OFFENCE OF THEFT.

At the Mazagon Police Court yesterday before Mr. G. R. Khairaj, Fourth Presidency Magistrate, Michael Anton, a cook in the service of Mr. Boyd of Pedder Road was charged with the theft of a gold bordered turban belonging to Mallari Bhondoo, a dabbie.

The complainant is the dabbie of Mr. Boyd and used to wash the clothes of the accused as well. The latter owed the dabbie Rs. 7 as wages which he failed to pay putting him off from day to day. On the 15th inst. the dabbie went to Mr. Boyd's bungalow to deliver his wash and asked the accused for his salary. The accused refused to pay the money and told the complainant to call some other day which the latter said he could not do as he had waited long enough for payment. Thereupon the accused insulted him and snatching his turban ran off.

The complainant reported the matter to the Police who arrested the accused with the turban. The accused pleaded guilty to the offence. His Worship took a light view of the case and held this to be a technical offence only. He sentenced the accused to one day's simple imprisonment.

The Secretary of State has approved of the proposal that each year's extra efficient volunteer service should count as one and a quarter year's qualifying service for the Indian Volunteer long service medal.



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BOMBAY CHURCHES.

TO-MORROW'S SERVICES AND PREACHERS.

Sunday next before Advent, 23rd Nov. 1913.

THE CHURCH OF ENGLAND.
The Cathedral (St. Thomas the Apostle), Church Gate Street. Clergy: Rev. Canon C. M. Barham, M.A., Senior Presidency Chaplain, and Rev. C. D. T. Mason. 7 a.m., Holy Communion; 7-45 a.m., Matins; 8-30 a.m., Holy Communion (Choral). Tours in C. Hymns 104, 180, 537, 499, 5-30 p.m. Children's Service; 6-30 p.m. Evensong and Sermon. Canticles, Woodward in D. Hymns, 165, 221, 370. Collection for Church Expenses. Daily Matins at 7-15 a.m., and Evensong at 5-15 p.m. Daily Holy Communion at 7-45 a.m. On Wednesdays, Choral Evensong at 6-30 p.m.

Saturday, 29th November, 1913.—Day of Intercession for Foreign Missions.—Choral Service 6-30 p.m. An address will be delivered by the Bishop of Bombay. Sunday, Nov. 30th.—First United Service open to all the church people of Bombay, in St. Thomas' Cathedral, on advent Sunday, Nov. 30th, 3 p.m. Preacher:—The Lord Bishop. All are invited to attend. Tickets of admission to the Cathedral can be obtained from your Pastor.

Christ Church, Byculla.—Clergy:—Rev. J. Aikman Wilson, M. Litt. 7-30. Holy Communion; 8-30 Matins (Choral) and Sermon; 5-15 Sunday School; 6-30 Evensong and Sermon.

All Saint's Church, Malabar Hill.—6-30 p.m. Evening Service.

St. Mary the Blessed Virgin, Parel.—8 a.m. Matins and Litany; 8-30 a.m. Holy Communion; 10 a.m. Sunday School in B. B. and C. I. Rv. Institute, Lower Parel; 5-15 Sunday School in Church; 6-30 Evensong and Sermon; Preacher: Rev. H. Martindale.

African Memorial Church, Colaba.—Clergy: Rev. C. E. de Coetlogon Chaplain; 8 a.m., Holy Communion; 10 a.m. Parade Service; 5-15 p.m., Sunday School; 6-30 p.m., Evensong.

Emmanuel Church, Girgaum.—Clergy: Rev. Canon R. S. Heywood, Rev. H. W. Lea-Wilson, Rev. T. W. Sharpley, Rev. Canon D. L. Joshi and Rev. L. Hari—(English) 8 a.m. Holy Communion; 11 a.m., Morning Prayer, Litany and Sermon; 6-30 p.m., Evening Prayer, Holy Communion and Sermon. Collections for the C.M.S. up country Missions. Marathi Service 9 a.m., Gujarati Service 2-30 p.m.

St. Paul's Kamatipura (S. P. G.), Foras Road.—Clergy: Rev. A. J. P. French, M.A. (Hindustani), Rev. J. Martin (Tamil). 7-30 a.m., Matins, Litany and Holy Communion (Urdu); 10 a.m., Matins, Litany and Holy Communion alternately (Tamil); 5 p.m., Evensong (Urdu).

St. Nicholas Church, opposite Prince's Dock.—Chaplain: Rev. G. Murray Wilson, M. A., 10 a.m., Morning Prayer and Holy Communion; 7 p.m., Evening Service and Sermon. Week days: 7-45 p.m., Evening Prayer.

Holy Trinity Church, Hornby Road. Clergy: Rev. A. L. Bradbury. 8 a.m., Matins and Litany; 8-30 a.m., Holy Communion, 6-30 p.m. Evensong and Sermon.

Holy Cross, Umakadi (Chapel of Ease to St. Peter).—Clergy: Rev. Father Moore; Rev. J. H. Lord and Rev. J. Lendhe. 6-30 a.m., Holy Communion (English); 7-30 Holy Communion and Sermon (Marathi); 9 a.m., Morning Prayer Sermon (Guzarati); 6-30 p.m., Evening Service and Sermon (Marathi).

St. Stephen the Martyr, Bandra.—11 a.m., Matins and Sermon, Rev. H. Martindale Chaplain, will preach. Collection for Church Expenses.

The Good Shepherd, Dharavi (by Sion)—(Chapel of Ease to St. Paul)—Service by the Clergy of St. Paul's 7-30 a.m., Holy Communion or Matins alternately; 5-30 p.m. Evensong and Sermon. Tamil service conducted by Rev. J. Martyn.

St. Peter's Mazagon—Clergy: Rev. Fathers Biscoe, Tovey and Rev. Pearce. 6-30 a.m. Holy Eucharist; 7-15 a.m., Matins and Litany; 8 a.m., Choral Eucharist; 10-30 a.m. Children's Service; 6-30 p.m. Evensong and Sermon Alms for Organ and Choir.

PRESBYTERIAN.

Church of Scotland (St. Andrew's Church), Apollo Street, Fort.—Chaplain Rev. W. Thomson M. A. 9-30 a.m. United Morning Service by Rev. R. M. Grey, M.A.; 6-30 p.m., Evening Service by Rev. W. Thomson, M.A., Collection for St. George's Hospital Nursing Association.

United Free Church of Scotland, Waudby Road.—Chaplain, Rev. R. M. Grey M. A. 9-30 a.m., United Service in St. Andrew's Church; 5 p.m., Children's Service and Bible classes; 6-30 p.m., Evening Service; Preacher: Rev. R. M. Grey;

Ambrosi Presbyterian Church, Girgaum Back Road.—8-30 a.m., Morning Service (English). Preacher: Rev. Dr. R. Scott; 4-30 p.m. Evening Service (Marathi). Preacher: Rev. M. B. Nikambe.

METHODIST.

Taylor Memorial Methodist Episcopal Church, Clare Road, Byculla. Pastor: Rev. W. H. Stephens. 8-15 a.m., Sunday School; 9-30 a.m., Morning Service, 6-30 p.m. Evening Service; 8-30 p.m. Men's Social Hour.

Wesleyan Church, Colaba Causeway.—8-30 a.m. Morning Service, Preacher, Rev. F. Hart; 5 p.m., Sunday School; 6-30 p.m., Evening Service. Preacher: Rev. A. Brown.

Wesleyan Church, Victoria Gardens.—10 a.m. Morning Service, Preacher: Rev. A. Brown 5 p.m. Sunday School; Evening Service 6-30 p.m. Preacher Rev. F. Hart.

Bowen Memorial Methodist Episcopal Church, Lansdowne Road, Apollo Bunder.—Pastor: Rev. A. N. Warner, M. A.—11 a.m. Morning Service. Preacher: Rev. A. N. Warner. 6-30 p.m., Evening Service,

Preacher: Bishop J. W. Robinson.

BAPTIST.

Bombay Baptist Church (opposite the Post Office) Middle Colaba. Minister: Rev. H. E. Barrell.—9 a.m., Morning Service, Rev. H. E. Barrell; 6-30 p.m., Evening Service, Rev. H. E. Barrell; Sunday School, from 5 to 6 p.m.; 5-30 to 6-15 p.m., Adult Bible Class open to all.

AMERICAN MISSION.

Hume Memorial Church near Parsi's Statue, Byculla. Congregational Pastor, Rev. John Mable. Sunday School 9 a.m.; Sunday School Teachers' Class 10 a.m.; Gospel Spreading Society 3-15 p.m.; Service 4-30 p.m.; Midday Prayer Meeting, Friday 8-30 p.m., all in Marathi.

ROMAN CATHOLIC.

R. C. Cathedral, Kalbadevi. Vicar, Rev. Dr. B. De Monte.—7 and 8-30 a.m., Masses; 5-30 p.m., Evening Service. Holy Name, Wedhouse Road.—Clergy: The Jesuit Fathers, 6 a.m., 7 a.m., 8 a.m., 9 a.m., 6-30 p.m.

St. Anne's, Byculla.—Clergy: The Jesuit Fathers, Vicar, Rev. Father Hutemacher, S. J.—6-30 a.m., 7-30 a.m., 8-30 a.m., 6-30 p.m.

Rosary Church Masagon.—Vicar: Rev. X. Gomes.—Sunday Service, 5-30 a.m., 7 a.m., 8-30, and 5-30 p.m., Week days, 6-30 a.m., and 7 a.m.,

Gloria Church, Parel Road, Byculla, Vicar, Very Rev. L. C. Pera, Hours of Mass: 5-30; 7; and 9 a.m.

Holy Cross Church, Lower Parel, Clergy: Rev. P. E. Saldanha and J. A. Gomes.—6 a.m. Mass; 8 a.m. High Mass; 6 p.m., Benediction.

Caval Church (Our Lady of Health). Vicar Rev. Mr. D'Sa. 7 and 8 a.m. Low Masses; 10 a.m.

Solemn High Mass, with exposition Sermon and Benediction, by His Grace the Archbishop-Bishop of Damaun.

Church of N. S. de Salvacao, Dadar. Vicar: Rev. Thomas Henriques. Low Masses, 6-45 and 9 a.m.

Mount Mary's Chapel, Bandra Hill, Bandra.—9-30 a.m., Mass.

Church of St. Francis Xavier, Dabul (Burrow's Lane) Girgaum Road.—Vicar: Rev. Fr. J. N. Coutinho.—Masses 5-30, 6-30, 7-30, 8-30, 9-30 and 10-30 a.m.; 6 p.m., Benediction.

St. Teresa's Chapel, Girgaum Tram Terminus. Vicar Rev. D. Remedios. 6-30 a.m. and 7-30 a.m. Children's Masses; Daily Masses 8-30 a.m. and 5-30 p.m. Evening Services.

Garrison Church (St. Joseph's), Colaba.—Chaplain, Rev. D. L. Lloyd-Thomas, M.A., Oxon. Sundays 8 a.m., Mass and Sermon; 6-30 p.m. Service of Benediction. Daily Mass at 7 a.m.

TROOPING SEASON'S PROGRAMME.

(ASSOCIATED PRESS.)

SIMLA, Nov. 20.

The following is the revised trooping programme for 1913-1914 season:—

OUTWARD.

Rewa.—With drafts and furlough men leaves Southampton 12th September and arrives Bombay 3rd October.

Dungola.—With 2nd Battalion, Northumberland Fusiliers and drafts leaves Southampton, on 24th September, and arrives Bombay 15th October.

Plassey.—With drafts leaves Southampton, 9th October, and arrives Bombay 31st.

Rohilla.—With "B" Battery, Royal Horse Artillery and drafts, leaves Southampton 22nd and arrives Karachi 12th November.

Rewa.—With drafts including those for Southern and Bangalore Brigades and Burma Division, leaves Southampton, 13th November, and arrives 4th December.

Dongola.—With 8th Brigade, Royal Horse Artillery, 21st Royal Field Artillery, and drafts leaves Southampton, 21st November, and arrives Aden 6th and Karachi 12th December.

Plassey.—With drafts leaves Southampton 11th December, and arrives Bombay 2nd January.

Rohilla.—With drafts, leaves Southampton, 19th December, and arrives Karachi 9th January.

Rewa.—With drafts from England and 1st Battalion, Welsh Regiment, from Egypt leaves Southampton 10th January, and arrives Bombay 6th February.

Dongola.—With drafts leaves Southampton 21st January, and arrives Aden 5th, and Karachi 11th February.

Plassey.—With drafts including those for Southern and Bangalore Brigades and Burma Division, leaves Southampton, 11th February, and arrives Bombay 5th March.

Rohilla.—With drafts and furlough men leaves Southampton, 18th February, and arrives Karachi 11th March.

HOMEWARD.

Rewa.—With details leaves Bombay, 10th October, and arrives Southampton 30th.

Dongola.—With 1st Battalion, Northumberland Fusiliers and details, leaves Bombay 22nd October, and arrives Southampton 11th November.

Plassey.—With details leaves Bombay 7th November, and arrives Southampton 28th.

Rohilla.—With 7th Battery, Royal Horse Artillery and details, leaves Karachi 19th November, Aden 24th and arrives Southampton 9th December.

Rewa.—With 1st Battalion, Royal Irish Rifles for Aden and details (including those of 1st Battalion, Middlesex Regiment at Kirkee) for Home, from Aden, 1st Battalion Middlesex Regiment for Home. Turnover (377), for 2nd Battalion to disembark at Malta. Leaves Bombay 10th December, Aden 15th, and Malta 23rd and arrives Southampton 30th December.

Dongola.—With 10th Brigade, Royal Horse Artillery, 35th Brigade, Royal Field Artillery and details, leaves Karachi 19th December, and arrives Southampton 8th January.

Plassey.—With details leaves Bombay 9th January, and arrives Southampton 30th.

Rohilla.—With details leaves Karachi 16th January, and arrives Southampton 5th February.

Rewa.—With details leaves Bombay, 13th February, and arrives Southampton, 5th March.

Dongola.—With 2nd Battalion Royal Welsh Fusiliers for Home (Turnover 355

for 1st Battalion to disembark at Malta), and details, leaves Karachi, 15th February, Aden 23rd, Malta 3rd March, and arrives Southampton 10th March.

Plassey.—With details leaves Bombay 12th March, and arrives Southampton 2nd April.

Rohilla.—With details leaves Karachi 19th March, and arrives Southampton 8th April.

COLONIAL.

The Colonial Transport Squadron with 2nd Battalion, Somerset Light Infantry, leaves Chingwangtoo 22nd October and arrives Karachi 21st November, leaves Karachi with 1st Battalion, Essex Regiment (headquarters and 4 companies for Mauritius) 4 companies for Durban, 26th November and arrives Mauritius 9th and arrives Durban 15th.

R. I. M. S.—Hardinge, empty or with details, leaves Bombay 25th November, and arrives Mauritius 4th December, leaves Mauritius with 2nd Battalion Hampshire Regiment 7th and arrives Bombay 16th, Mauritius with 2nd Battalion, Hampshire leaves Karachi, with No. 7, Mountain Battery Royal Garrison Artillery, 5th March, arrives Suez 14th, leaves Suez with No. 3 Mountain Battery Royal Garrison Artillery 16th, arrives Karachi 26th March.



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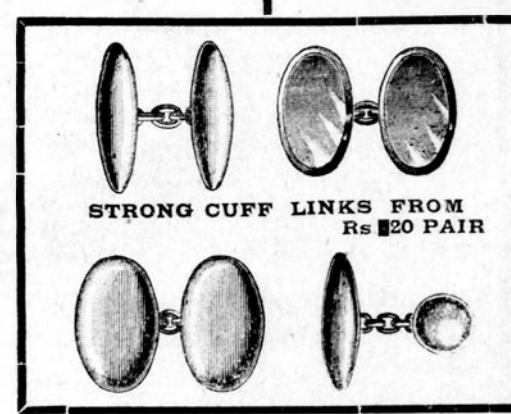
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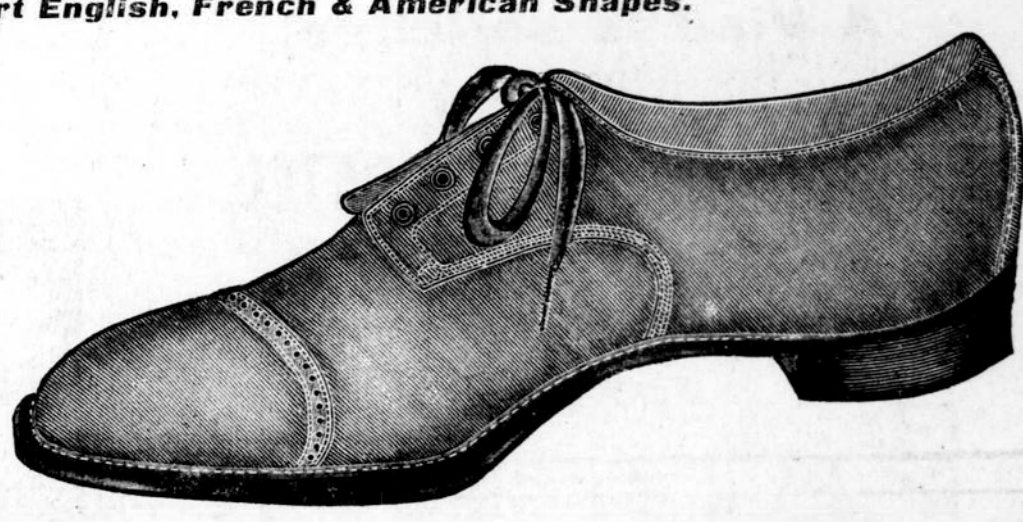
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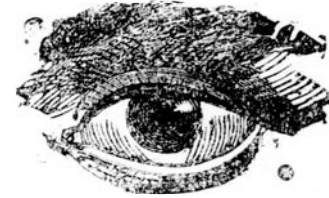
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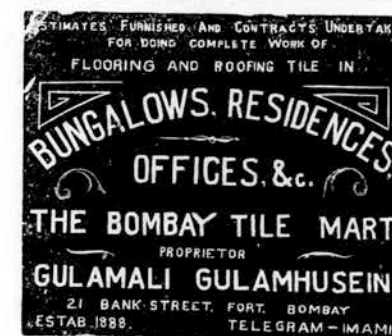
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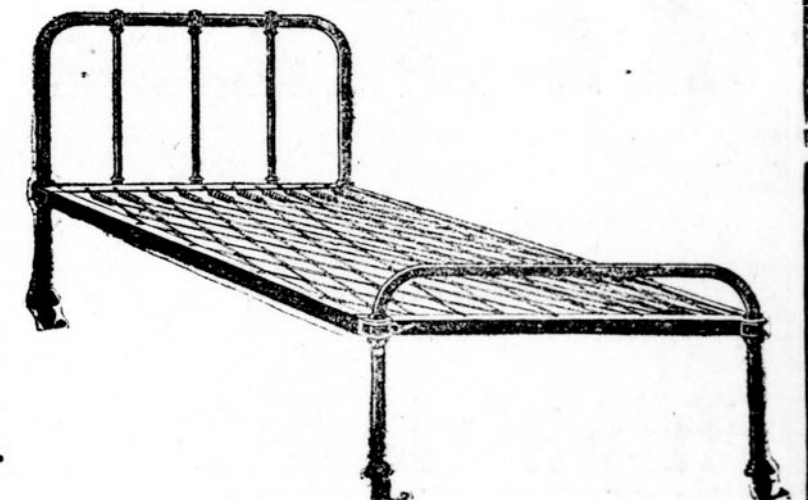
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